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ABSTRACT

This report describes the distribution of financial aid to undergraduate students. All sources of funds are included and accounted for on a state-by-state basis. The Federal Office of Education programs are further described by institutional type and student income levels. The distribution of OE programs results in the following conclusions: (1) students in two-year public schools are relatively underawarded given their need and students in four-year public schools are slightly overawarded. (2) Low middle income students ($6,000-$9,000) receive less aid than students from all other income categories. (3) Students in public colleges are more likely to receive Guaranteed Student Loans and Basic Grants while private college students receive more Supplemental Grants and Direct Student Loans. The second part of the study was the development of a linear programming model that can simulate the distribution of student aid under different legislation and appropriation levels. (Author)

STUDENT AID: DESCRIPTION AND OPTIONS

Research Report
EPRC 2158-10

Prepared for:

OFFICE OF THE
ASSISTANT SECRETARY FOR EDUCATION
DEPARTMENT OF HEALTH, EDUCATION
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A Policy Research Report is an official document of the Educational Policy Research Center. It presents results of work directed toward specific research objectives. The report is a comprehensive treatment of the objectives, scope, methodology, data, analyses, and conclusions, and presents the background, practical significance, and technical information required for a complete and full understanding of the research activity. The report is designed to be directly useful to educational policy makers.

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A Research Memorandum is a working paper that presents the results of work in progress. The purpose of the Research Memorandum is to invite comment on research in progress. It is a comprehensive treatment of a single research area or of a facet of a research area within a larger field of study. The Memorandum presents the background, objectives, scope, summary, and conclusions, as well as method and approach, in a condensed form. Since it presents views and conclusions drawn during the progress of research activity, it may be expanded or modified in the light of further research.

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Educational Policy Research Center

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SUMMARY

The Office of Education sponsors five main programs of student aid. They are Supplemental Educational Opportunity Grants, the College Work Study Program, National Direct Student Loans, Guaranteed Student Loans, and Basic Educational Opportunity Grants. In the first chapter of the report, we identify and examine five factors that are important in the distribution of these aid programs. They are:

- Legislative guidelines
- Student aid officer effectiveness and biases
- Availability of matching funds in the institutions
- State tuition policy
- Other sources of financial aid.

Chapter II identifies the factors that are used to distribute student aid. Low family income and unmet need are two definitions of financial need. These definitions are immensely related. Low-income students attend lower-cost schools and, as a result, have less unmet need than students from higher-income families who attend higher-cost colleges. Need-based student aid funds would be distributed very differently depending on which of these criteria are used.

Two factors make it difficult to define unmet need of college students. Estimates of unmet need are based on the difference between what the education costs and what a family can contribute toward those costs. There is no widespread agreement as to how much a family can or should pay for college education, so several needs analysis systems have developed. Another complication is that there are no unambiguous estimates of income for families with children in college. The problem is even

more difficult in the case of financially independent students. There is no agreed-upon way to define independent students and little data have been collected on their income. It is estimated that 19 percent of all students in college are financially independent, but they are estimated to have 10 percent of the unmet need. Because of these complications, three estimates of the aggregate unmet need of students are included in the report.

The third chapter of the report describes the distribution of OE student aid programs. These programs generally meet the needs of students with family incomes under $9,000. Students attending private colleges with higher costs receive proportionately more aid per student, but their share of unmet financial need after aid is distributed is on a par with the share of unmet need carried by students on public college campuses. If the current student aid distribution patterns are advantageous to any one institutional segment, it is the public four year colleges (this category includes university students). Students in two-year public colleges generally seem to be underawarded, given their need, but they are more likely to qualify for Basic Grants when they apply. Whether the Basic Grants program provides a larger share of aid to students in two-year public colleges than do the other four programs remains a question.

The two grant programs provide proportionately more funds for low-income students than the others. Guaranteed Student Loans are more likely to provide aid for students from families with incomes over $12,000. Independent students have a greater probability of receiving aid from one of the grant programs than the other programs.

At the state level, Basic Grants go to states with a large proportion of low-income students. College Work Study is the only other aid program that shares this relationship. The distribution of the other aid programs to states is not clearly related to either the proportion

of low-income students in a state or the per-student unmet need. Guaranteed Student Loans are less likely to be available in states with a high proportion of low-income students.

Chapter IV identifies funds available to students from sources other than the Office of Education. These programs provided $5.7 billion in student support in FY1973. Most important among them is the Veterans Administration Program, which provided a total of $3.2 billion. It is expected that the number of students receiving GI benefits will decline over the next 10 years. This may increase the demand for need-based programs because veterans tend to come from more disadvantaged backgrounds than average students. They are older and more likely to be financially independent than most students; 69 percent of them have dependents. They are more likely to attend a public college than nonveterans. They are reported to have a low participation rate in Office of Education Aid Programs.

Social Security provides $800 million for students in postsecondary education. These students are from families with a median income of $6,130. If the student benefits were included, the income would be increased by $1,000. A greater proportion of students in the southeast receive these benefits than in other parts of the country.

State programs of student aid have been increasing over the last few years, but five states still account for a majority of awards. They are New York, Pennsylvania, Illinois, California, and New Jersey. The availability of state grants is increasing, both in terms of dollars and geographic distribution. The State Student Incentive Grant Program has provided a positive impact on the development of state programs of financial aid.

Institutions provided over $1 billion of student aid in FY1973. Nearly half of it was in private colleges and most of the remainder was available in public four-year schools. Two-year colleges have less than 5 percent of the instiutional aid. This deficiency makes it difficult for two-year schools to meet federal matching requirements to become eligible for the College Work Study program, Supplemental Educational Opportunity Grants, and National Direct Student Loans.

Other programs of aid are authorized by federal agencies, such as the Department of Defense, Health Agencies, and the Department of Justice. In total, they provide an estimated $400 million of student aid. The aid to graduate students has been declining over the last few years, which has increased the demand on the Office of Education programs from graduate students.

The need-based aid programs in and out of the Office of Education provide a total of $3 billion, which meets 42 percent of the estimated unmet need of enrolled students. No estimate is included, and there is perhaps no way of making one, of the aid that would be necessary if those students who did not go to school because of financial need were to go.

Under current distribution patterns, students in North Dakota, Kentucky, Virginia, Iowa, and Mississippi are most likely to have their financial needs met by student aid. The other extreme, where students have the least likelihood of having their needs met by student aid, are Alaska, Washington D.C., Utah, and South Carolina.

Our last objective, described in Chapter V, was to investigate the alternative distribution patterns that would be activated under different assumptions. The current mix of Office of Education programs awards more money relative to need to students of families with incomes under $6,000 and over $12,000; students of families with incomes between $6,000 and $12,000 do least well. The grant programs are closely related to the

attendance of low-income students, and the loan programs are closely related to unmet need. The distribution of funds could cover the unmet need more evenly by modifying the mix of programs or by changing legislation.

There is great disparity in the distribution of need-based funds to students in this country. Funds are unevenly distributed geographically, by income category, and by type of institution. Some of the disparity is built into the legislation, some is due to student aid officer efficiency in attracting funds, some is due to the uneven distribution of institutional funds necessary to match the federal programs. Other factors are the cooperation of Guaranteed Student Loan lenders and state programs of student aid. Financial aid helps provide student access and choice, but because these funds are unevenly distributed, the opportunity for continued education beyond high school is unevenly distributed.

Some of the students who are least likely to get funds relative to need are those from:

- Families with incomes from $6,000 to $9,000
- Two-year public colleges
- Alaska, Washington D.C., Utah, and South Carolina.

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PREFACE

This paper has been developed to answer a series of questions posed by the Office of the Deputy Assistant Secretary for Education (Policy Development) in the Department of Health, Education, and Welfare. There are two companion volumes available which explain the procedures used in developing our data base and student aid simulation model. The volumes are A Flow of Funds Model for Assessing the Impact of Alternative Student Aid Programs by Daryl Carlson and The Development of the Data Base for "Student Aid: Description and Options" by Ann Hershberger et al.

This report contains information from a variety of sources; its completion would not have been possible without the cooperation of many people who took time to mail documents or talk to us on the telephone about our needs. Special thanks go to Bill Van Dusen, Richard Tombaugh, and George Weathersby for helping us identify important issues and reviewing early drafts. Others at SRI provided help to us throughout the project. We would like to acknowledge the contributions made by John Herndon, Bob Quick, and Norm McEachron. The principal authors, however, take full responsibility for any errors that may exist in the paper.

I INTRODUCTION

The primary purpose of the Office of Education's (OE) higher education assistance programs is to remove the financial barriers that might otherwise keep qualified students from receiving some form of postsecondary education. Other agencies of the federal government certainly have other goals besides this, and funds for research, manpower development, and entitlements provide the largest share of federal spending in postsecondary education. This report investigates the extent to which current student aid programs promote equality of access to some form of postsecondary education.

In order to maximize access, OE student aid programs must work in conjunction with other federal programs and with funds provided by states and institutions. Information about the distribution of student aid from all these sources is contained in this report. If funds from all these sources are combined, there is nearly $8 billion of direct aid available to postsecondary students. This does not include indirect aid provided through subsidized tuition rates.

The distribution of student aid will be compared to the aggregate unmet financial need of students as it is distributed geographically, by income level and institutional type. This will provide a measure of the effectiveness of current programs in reducing student financial need. A final section of the report will simulate the distribution of dollars under several hypothetical student aid policies.

The programs of most concern in the report are the Supplemental Education Opportunity Grant, College Work Study, National Direct Student Loan, Guaranteed Student Loan, and the Basic Education Opportunity Grant.

In 1972-73 these programs provided over $2 billion worth of aid to postsecondary students.

History of Federal Involvement in Postsecondary Education

The federal government has become a major influence in the nation's postsecondary education community. The initial involvement began in 1862 with the Morrill Act, and proceeded through several bills to the 1920s. The cumulative effect of these acts was to provide funding of vocational education and agricultural research by the federal government. The 1930s depression generated a number of laws that aided students indirectly, but it was not until after World War II that the Service Man's Readjustment Act, commonly called the GI Bill, was passed to provide direct educational benefits to returning servicemen.

The Office of Education's involvement with student aid began with the National Defense Student Loan Program in 1958. The program was buttressed in 1965 with the passage of the Higher Education Act that included funds for educational opportunity grants, work study, and cooperative education programs. The programs were premised on the idea that the federal government should help eligible students gain access to college which marked a significant change from the government's previous role of developing trained manpower and research capability. The 1972 amendments added the Basic Grants Program that was a further development in identifying access as a major federal goal.

The period beginning with World War II was a time of rapid expansion of postsecondary education. At the same time, there was an extraordinary change in the federal posture toward postsecondary education. It is estimated that in 1951 the federal government spent a total of $500 million on postsecondary education; by 1957-1958, this had increased to $723 million, or 19 percent of the total higher education budget of $3,762 million. By 1974, this portion had increased to 38 percent, as the

federal government spent nearly $14 billion out of an estimated total postsecondary education budget of $36.4 billion.

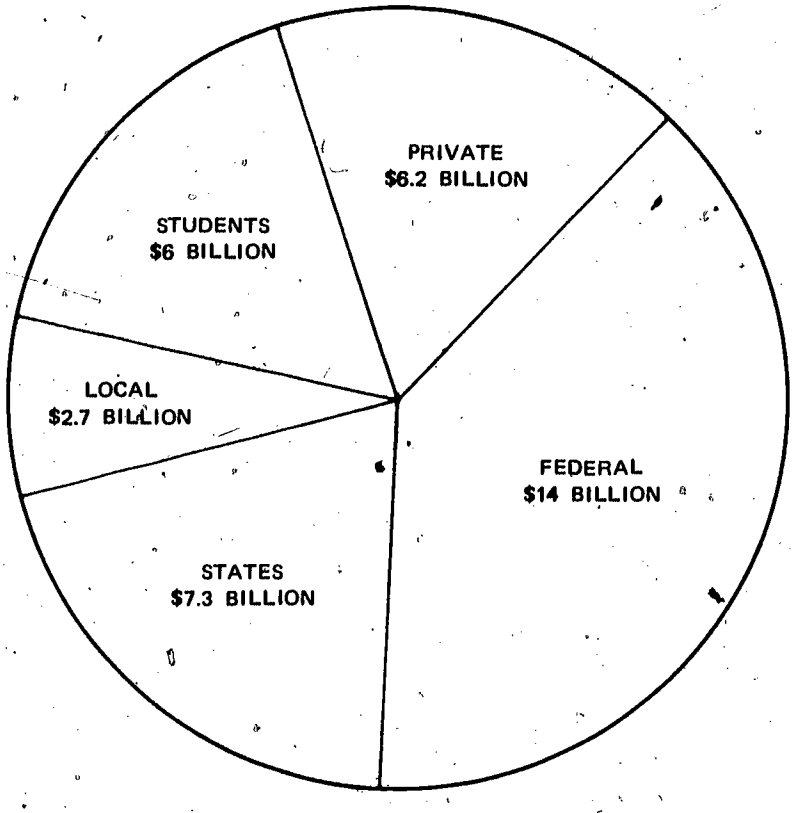
The magnitude of change is in part due to the increasing breadth of the postsecondary community. The 1957 estimates were based on budgets of traditional higher education. Now, however, a whole range of proprietary and nontraditional opportunities are included.

This increasing complexity is complemented by the diversity of the federal role. The number of federal agencies that provide funds to postsecondary education for differing purposes make it difficult to assign a specific role to the federal government. The National Science Foundation, the Veterans Administration, and the Social Security Administration provide twice as much money for student aid as does the Office of Education.

Figure 1 shows the degree to which the various institutional segments share the overall burden of financing postsecondary education. An obvious problem is posed by this shared effort, since decisions made in one segment may not be coordinated with program decisions in the other part of the system.

Table 1 presents the broadest interpretation of postsecondary education. It includes funds for in-service training, research, student aid, building programs, and others. It does not include vocational education programs at the state or federal level. It is a general estimate of the FY1973 budget for postsecondary education.

Figure 2 indicates the shared portions of the student aid burden. The percentages are estimates of the student aid dollars available for postsecondary education. It is obvious that the federal government carries the major burden of providing student aid, with the largest portion of the federal share carried by the Veterans Administration. That is the program most likely to decline in volume in the next few years. A question of concern is how the OE should anticipate this decline.



TOTAL FUNDS IDENTIFIED
FOR
POSTSECONDARY EDUCATION 1973-1974
$36.2 BILLION

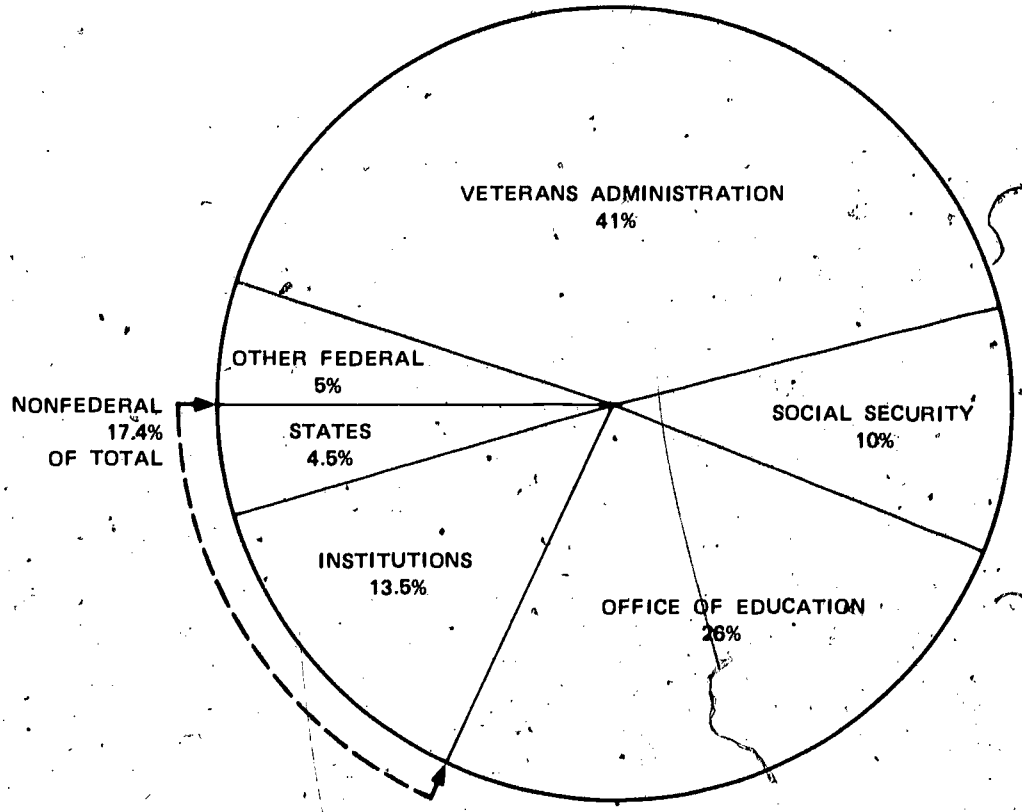
FIGURE 1

Table 1

TOTAL STUDENT ASSISTANCE DOLLARS
IN POSTSECONDARY EDUCATION (1972-1973)

	Millions of Dollars	Percent of Total
Office of Education*	$2,043	26.1%
Veterans Administration	3,200	40.9
Social Security	800	10.2
States	341	4.4
Institutions	1,046	13.4
Other Federal	388	5.0
Total	7,818	100.0%

*Includes all GSL dollars loaned.



TOTAL = $7.8 BILLION
SHARE OF STUDENT AID FUNDS
1972-1973

FIGURE 2

Policy Issues for the Office of Education Student Aid Program

The OE is the major federal agency that provides funds to students on the basis of their inability to pay their own educational costs. The definition of their ability to pay, or "financial need," is the key factor in determining who receives funding.

Legislative language is particularly vague on this point, and typical phrases for defining eligibility in Title IV of the Higher Education Act are: "exceptional need," "...for lack of financial means, would be unable to obtain such benefits," "substantial financial need," "students from low income families," "adjusted family income is less than $15,000," "great financial need," "students in need."

There are two major interpretations of these definitional phrases. The first is that these programs are for low-income students who wish to attend college. In fact, all OE programs are tied in one way or another to low-income recipients.

The second interpretation is that student aid programs should help meet financial need, which is the difference in cost between the family contribution and cost of attendance. Need increases if the family's ability to contribute to a student's cost of education declines or if the education costs increase. The consequences of using changes in one or the other of these measures of need can be inferred from the fact that wealthy states in the northeast with high average incomes and high costs of attendance have higher per capita unmet need than states in the southeast with low family incomes and low costs of attendance. In fact, the average unmet need in the southeast is lower than national averages.

If low-income criteria are used to distribute student aid, then students in the southeast receive a larger share. If need is used, the northeastern states receive a larger share. The same conclusions can be

drawn for students attending low-cost schools versus those attending high-cost schools. More low-income students attend public colleges, but students attending private colleges have more need.

Using need as the criterion for distribution of aid tends to tip OE aid toward the middle-income groups attending private colleges in the higher-income states. Using low-income as the criterion would be advantageous for students attending public colleges in low-income states.

Currently, OE programs are attempting to fulfill both functions. The resulting distributions of funds are influenced in part by low-income students attending college, and in part by relatively more affluent students attending colleges with high cost levels.

Table 2 indicates the number of low-income students in each state as a percent of the national total, and the unmet need in each state as a percent of the national total. Data are from the Institutional Applications to Participate in Federal Student Aid Programs for 1972-1973. The last column is the ratio formed by dividing the percent under $6,000 by the percent of gross need. If the resulting ratio is less than one, then the percent of gross need is larger than the percent under $6,000, and if the ratio is more than one, the percent under $6,000 is the larger of the two numbers.

Eight states have a ratio over 1.75, indicating a high proportion of students from families with incomes under $6,000 relative to gross need. They are: Arkansas, Mississippi, Alabama, Kentucky, New Mexico, North Dakota, South Dakota, and Texas. These states would benefit from formulas that depend on low-income qualifications in the distribution of funds. Seven states fall below a ratio of 0.65, indicating a high proportion of unmet need in the state relative to the number of students attending with incomes under $6,000. These states are: Alaska, Connecticut, Indiana, New Hampshire, New York, Rhode Island, and Vermont.

Table 2

NATIONAL PERCENTAGE OF FULL-TIME EQUIVALENT STUDENTS
<$6,000 AND NATIONAL PERCENTAGE OF GROSS NEED

State	Percentage of FTE <$6,000	Percentage of Gross Need	Ratio of Percent <$6,000 / Percentage of Gross Need
Alabama	2.10%	1.16%	1.8
Alaska	0.09	0.16	0.56
Arizona	1.27	0.91	1.39
Arkansas	1.38	0.53	2.6
California	11.57	10.93	1.06
Colorado	1.92	1.58	1.21
Connecticut	0.88	1.56	0.36
Delaware	0.22	0.21	1.04
DC	0.81	1.21	0.67
Florida	3.09	2.79	1.1
Georgia	1.79	1.41	1.27
Hawaii	0.43	0.28	1.53
Idaho	0.57	0.38	1.5
Illinois	3.91	5.58	0.7
Indiana	1.37	2.19	0.62
Iowa	1.29	1.38	0.93
Kansas	1.40	1.04	1.35
Kentucky	1.52	0.78	1.95
Louisiana	2.86	1.22	2.34
Maine	0.53	0.58	0.91
Maryland	1.43	1.47	0.97
Massachusetts	2.45	5.33	0.46
Michigan	3.64	3.91	0.93
Minnesota	1.96	1.88	1.04
Mississippi	2.28	0.70	3.26
Missouri	2.09	2.00	1.04
Montana	0.58	0.38	1.52
Nebraska	0.93	0.80	1.16
Nevada	0.11	0.16	0.68
New Hampshire	0.22	0.67	0.33
New Jersey	2.26	2.67	0.85
New Mexico	0.86	0.45	1.91
New York	6.46	12.09	0.53
North Carolina	2.89	2.03	1.42
North Dakota	0.73	0.30	2.43
Ohio	3.92	4.27	0.92
Oklahoma	2.37	1.45	1.63
Oregon	0.92	1.24	0.74
Pennsylvania	3.63	6.02	0.60
Rhode Island	0.34	0.78	0.43
South Carolina	1.51	1.02	1.48
South Dakota	0.73	0.39	1.87
Tennessee	2.45	1.64	1.49
Texas	8.33	4.51	1.84
Utah	0.99	1.08	0.92
Vermont	0.22	0.51	0.43
Virginia	1.65	1.50	1.1
Washington	1.92	1.73	1.1
West Virginia	0.91	0.56	1.6
Wisconsin	2.04	2.40	0.85
Wyoming	0.18	0.19	0.95

Formulas that used measures of unmet need as a major factor in distributing funds to students would increase the share of student aid going to these states.

It is clear that southeastern states dominate the first list. The cost of attending college is low enough in these areas to offset the low income of attending students. The northeastern states are represented in the second list. The higher costs of attendance in this region increase the average unmet need, even though there are fewer students with low incomes.

The average need per full-time equivalent (FTE)* student for the predominately southern states is $1,002, and the average percent of students under $6,000 in these states is 22.25. Conversely, the northeastern states have an average need of $1,624, and their average percent of students under $6,000 is 12.9. A Pearson correlation across all states shows an inverse relationship between a state's proportion of students under $6,000 and per student gross unmet need ($r = -0.38$). This is significantly different from zero at the 0.01 level.

States are used as the point of reference because they represent important demographic and policy differences that must be considered in developing student aid policy. Unmet need is influenced as much by state subsidies of higher education as it is by federal subsidies. The development of the State Student Incentive Grant Program is an example of one way of dealing with this interaction. Analysis based on national samples overlooks the important role of the states in providing access for students to the colleges of their choice.

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*This distinction is used throughout the report. A full-time undergraduate degree student is counted as one, and a part-time undergraduate degree student as one-third.

The majority of tables in this report will be presented in terms of how aid programs influence the unmet need of students. This term will be used as a measure of student access and choice. It narrows the issue to a question of the net price paid for education. The major role of the OE aid programs is to make the costs reasonable enough for lower-income students to attend college. A host of other factors influence access, but they are beyond the immediate reach of federal policy. Currently, the baseline data necessary to measure access and choice directly on a state-by-state basis does not exist. For these reasons the concept of unmet need is used extensively in this report.

Summary

- The federal government is providing increasing portions of the postsecondary budget. In 1974, the federal government spent nearly $14 billion dollars, or 38 percent, of an estimated $36.2 billion total postsecondary education budget.
- The Office of Education can regulate only 5 percent ($2 billion) of the total national postsecondary budget.
- There is a difference between helping low-income people attend college and meeting unmet need. A pearson correlation across all states shows an inverse relationship between a state's proportion of students <$6,000 and gross unmet need ($r = -0.38$).
- Low-income criteria are advantageous for students attending public colleges in low-income states, and unmet need is beneficial to middle-income groups attending private colleges in the higher-income states. Thus, southern states receive a larger portion of aid when low-income criteria are used, and northeastern states benefit when unmet need is used.

II DEFINITION OF UNMET NEED

Three factors determine the financial need of students. The first is the cost of education, including all costs of living, tuition, fees, and books. The second is the expected parental contribution; this is an estimate of how much parents in a given circumstance can contribute to a son's or daughter's college costs. The third is the student's own contribution, which comes from summer or part-time work.

Unmet need can be defined in equation form as follows:

Unmet need = cost of education - (parent contribution + student contribution).

The estimate of what a family can contribute to support a student is a significant issue in developing federal policy. There is also the special problem posed by students who are financially independent of their parents. At this time, there is no single agreed-upon way to define independent students or estimate what they can contribute to their own school costs.

Historical Perspective

Several needs analysis systems are in use to determine how much parents can contribute to the cost of their child's education. Each system is ultimately based on a value judgment of how much parents should contribute. The outcome provides a scale for rationing scarce student aid funds.

The development of a needs analysis system started in the early 1950s when colleges began to shift from helping the most capable students to

helping the most needy. The first systems of analysis were an attempt to discover what families were paying to send their children to school. These early systems were used by financial aid officers to help dispense institutional funds. As the College Scholarship Service (CSS) developed a standard system and as more schools used it, the emphasis was changed from the willingness of parents to pay to the ability of parents to pay. As federal programs of student aid developed, the current system of estimating parental contributions was applied when distributing funds. Additional systems were developed by the American College Testing service (ACT) and the federal government, among others. Each system showed a different expected family contribution.

The National Task Force on Student Aid Problems has now developed a common needs analysis system that both CSS and ACT will use. The effects of different family contribution schedules will be analyzed in Chapter V of this report. Any system used is ultimately an arbitrary device used to distribute limited funds. Recipients of student aid are determined by definitions of expected family contribution.

Unmet Need for Dependent Students

Estimates of gross unmet need for dependent students are generated by subtracting the expected family contribution and student self-support from the total cost of education. Cost equals the sum of tuition and fees, books and supplies, meals and housing for a full-time resident student. Costs are assumed to be equal for students in all income categories in the same type of institution.

It is estimated that families are capable of contributing the amounts shown in Table 3.

Table 3

AVERAGE EXPECTED FAMILY CONTRIBUTIONS
TO POSTSECONDARY EDUCATION
BY FAMILY INCOME LEVELS*

Type of Institution	Income	Contribution	Average Income	Assumed Dependents
All colleges	$0-$5,999	0	$ 3,000	2.5
	6- 8,999	$ 172	7,500	2.5
	9-11,999	802	10,500	2.5
Public four-year	12,000+	1,926	15,500	2.5
Private four-year	12,000+	2,071	16,000	2.5
Public two-year	12,000+	1,792	15,000	2.5
Private two-year	12,000+	1,926	15,500	2.5

*CSS for FY 1973.

In addition to the family contribution, it is assumed by CSS that, on the average, students in two-year schools are able to contribute $460 toward their costs, and that students in four-year institutions can contribute $510 from part-time earnings.

The other major factor used to estimate unmet need is the cost of attendance. Table 4 gives the national averages for the cost of attendance. Estimates are provided from two sources. The tripartite tape, the form that student aid officers use to apply for student aid, provides estimates of the cost of attendance at each institution. These estimates for 1972 to 1973 are compared with the 1974 to 1975 CSS estimates. The two systems are very close in estimating the cost.

Appendix A contains the cost data for each state. The average private four-year school is $1,800 more expensive than the average two-year public school. This means that the unmet need of a student going to a two-year public college from a family with an income between $6,000 and $9,000 is nearly the same as that of a student going to a private four-year school from a family with an income of over $12,000. The unmet need is estimated to be roughly $1,500 in both cases.

Table 4

CSS COST OF ATTENDANCE ESTIMATES FOR 1974-1975
COMPARED TO TRIPARTITE REPORT 1972-1973
(Dollars)

Type of Institution	CSS Resident 1974-1975	Tripartite Resident 1972-1973
Public four-year	$2,400	$2,580
Public two-year	2,153	2,177
Private four-year	4,039	3,993
Private two-year*	3,617	2,835
Proprietary	3,817	--
Average	$3,205	$2,815

*Throughout the study, private two-year institutions have been a problem. There is little agreement among data collectors and researchers as to what comprises a two-year private college. This fact, linked with the small enrollment number, produces misleading information.

Aggregate need in each income bracket by institutional categories can be determined by multiplying the number of students in each category by the average unmet need for that category. Unmet need was estimated by subtracting total expected parental and student contributions from the aggregate costs. It is assumed that other factors in estimating unmet need, such as family size and assets, randomize cost. Table 5 shows the percentage FTE enrollment in the matrix of institutions by income categories. This provides a comparison point for Table 6, which presents the percentage of unmet need in each segment.

Approximately equal proportions of dependent students in income groups $0-$6,000, $6,000-$9,000, $9,000-$12,000, attend college, and

Table 5

PERCENTAGE OF ENROLLMENT BY INCOME AND TYPE OF INSTITUTION
FTE STUDENTS FY 1972-1973

Type of Institution	Income Level 0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	Totals
Public four-year	8.9%	8.9%	9.1%	16.4%	10.9%	54.3%
Public two-year	3.7	3.7	2.9	3.3	6.3	20.1
Private four-year	3.4	3.6	4.1	10.6	2.5	24.1
Private two-year	0.3	0.3	0.3	0.4	0.2	1.5
Total	16.3%	16.5%	16.4%	30.7%	19.9%	100.0%

Total FTE Enrollment 5,478,138

Table 6

PERCENTAGE OF GROSS UNMET NEED 1972-1973

Type of Institution	Income Level 0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	Totals
Public four-year	14.1%	13.2%	9.1%	2.4%	4.9%	43.7%
Public two-year	4.8	4.3	2.1	-0.2	2.5	13.6
Private four-year	8.6	9.0	8.3	11.7	3.3	40.9
Private two-year	0.6	0.5	0.4	0.2	0.1	1.9
Total*	28.1%	27.1%	19.9%	14.1%	10.8%	100.0%

Total Unmet Need $7,004,584,228

*Rounded

nearly 75 percent of the total undergraduate enrollment is in public institutions. Table 6 gives the aggregate unmet need of students as a percentage of the total need. A comparison between the two tables makes it clear that students of families with incomes under $12,000 have greater needs than those of families over $12,000, and that students attending private colleges will make a greater sacrifice than those going to public colleges.

It is estimated that there is over $7 billion of unmet need in the country before student aid is distributed. This averages out to roughly $1,300 per student unmet need.

Parents with incomes greater than $12,000 are expected to contribute more than the total costs of a community college, which explains the negative number in that category.

Alternative Income Distributions for Dependent Students

These estimates of aggregated need should be tempered by the fact that student aid officer estimates of the income distributions for all students on their campuses differ from other data. This section introduces two additional estimates of dependent students' family incomes. Both the alternative estimates increase the proportion of students in the category over $12,000 while reducing the proportion under $12,000. The effects of these alternative distributions on unmet need will be described.

Three Income Distributions for Dependent Students

The student aid officers' estimates on the Federal Applications to Participate in Federal Student Financial Aid Programs for FY1973 were used as the basis for this study because they are the only comprehensive data on family circumstances at individual campuses in every state. All estimates assume a potential enrollment if the requested student aid

dollars were made available to the institution. When the student aid officers' estimates of family income distributions are compared to estimates from other sources, it is apparent that the aid officers overestimated the number of low-income students actually attending their campuses.

The American Freshman National Norms for Fall 1974 were used as the first alternative income distribution of dependent students. It is assumed that it most nearly reflects the impact of inflation on family income compared to estimates based on information that is nearly three years old. The national norm data presented for 1974 were based on responses from 189,724 freshmen entering 364 institutions. Table 7 shows that the freshman norm income distribution of dependent students is considerably higher than the aid officers' estimate. The table also presents a mid-range estimation produced by using estimates from several sources.

Table 7

ESTIMATES OF ENROLLMENT BY INCOME CATEGORY
(Percent)

Income Category	Freshman Norms* 1974-1975	Mid-Range Estimated 1972-1973 FTE Enrollment Undergraduates	Student Aid Officers 1972-1973 FTE Enrollment Undergraduates
$0-$5,999	8.7%	13.8%	16.3%
$6,000-$8,999	7.9	13.4	16.5
$9,000-$11,999	13.2	15.1	16.5
$12,000+	50.2	37.6	30.7
Independent	19.9	19.9	19.9
Total†	100.0%	100.0%	100.0%

*Full-time first-time enrollment.

†Rounded.

The variation between the freshman norm income distribution and the aid officers' estimation is partially explained by the different samples and

the different methods and years of data collection. Aid officers include full-time and half-time students, while the freshman norms include full-time students only. As is shown on the census distributions in Table 8, the inclusion of part-time students lowers the income distribution.

Table 8

ESTIMATED FAMILY INCOMES
OF DEPENDENT COLLEGE STUDENTS
(Percent)

Family Income	Census 1972 (full-time students)	Census 1974 (full + part-time students)
$0-$5,999	12.6%	16%
$6,000-$8,999	12.6	14
$9,000-$11,999	16.5	15
$12,000 +	58.0	55

The mid-range estimates of the income distribution for students at each type of institution in each state were developed by comparing the financial aid officers' estimates to census bureau estimates of the population with dependents in the college age group. Adjustments to the aid officers' estimates were made from a variety of sources, including reports from the American College Testing Program, the College Entrance Examination Board, the College Scholarship Service, and Basic Educational Opportunity Grant program data. The ACT and College Board have published reports on the family incomes of students participating in their testing programs in individual states, and the Annual Institutional Summary Data Service Report from CSS publishes summary data on students filing the Parents Confidential Statements and Student Financial Statements. Finally, a limited number of statewide financial aid studies were available as

well as other reports from state agencies on the financial circumstances of students. All these sources were included, when available, to obtain the mid-range income distribution for a state.

Effects of the Income Distribution on Gross Unmet Need

As would be expected, different income distributions for dependent students have a direct effect on the gross unmet need by income category and institutional type. The freshman norm distribution indicates that 50 percent of the students have family incomes greater than $12,000, compared to 30 percent to 40 percent in the other two estimates. Therefore, the aggregate gross unmet need is considerably less when the freshman norm data are used in the unmet need formula than when the other income distributions are implemented. National gross unmet need using the three estimates are: freshman norms, $5.2 billion; mid-range, $6.4 billion; and aid officers', $7 billion. A percentage distribution of gross unmet need by income category is shown in Table 9.

Table 9

GROSS UNMET NEED BY INCOME CATEGORY
(Percent)

Family Income	Freshman Norms 1974-1975	Mid-Range 1972-1973	Student Aid Officers 1972-1973
$0-$5,999	21.4%	26.1%	28.1%
$6,000-$8,999	18.2	24.2	27.1
$9,000-$11,999	21.6	20.2	19.8
$12,000+	24.2	17.7	14.1
Independent	14.2	11.8	10.7
Total	100.0% ($5,177,817,104)	100.0% ($6,359,691,183)	100.0% ($7,004,584,228)

*Rounded.

Since the freshman norms report a greater proportion of students in the $12,000+ income category than the mid-range estimate or the aid officers, the freshman norm percentage of unmet need in that category is greater, and the proportion of unmet need in the two categories under $9,000 is less than in the other other two estimates. The number of independent students is constant throughout the distributions (1,092,418 or 19.9 percent); the independent students therefore constitute a greater proportion of the freshman norm's $5.1 billion gross unmet need than the aid officers' $7 billion gross unmet need.

The three income distributions' effects on gross unmet need can also be observed on a per-student basis (see Table 10). The average per-student unmet need for the freshman norm data ($945) is $300 less than the per-student unmet need using aid officer estimates ($1,279).

Table 10

GROSS UNMET NEED PER STUDENT BY INCOME CATEGORY
(Dollars)

Family Income	Freshman Norms 1974-1975	Mid-Range 1972-1973	Student Aid Officers 1972-1973
$0-5,999	$2,331	$2,196	$2,205
$6,000-$8,999	2,175	2,097	2,091
$9,000-$11,999	1,546	1,536	1,544
$12,000+	455	546	589
Independent	691	691	601
Average	$ 945	$1,161	$1,27[illegible]

By income category, the per-student unmet need is greater for the freshman norm data in categories under $9,000 and less in the $12,000+ category than the other estimates.

There are only slight variations between the three sources in the percentages of gross unmet need by type of institution (see Table 11); the greatest difference is in the private four-year sector, where freshman norm estimates are 7 percent higher for gross unmet need than aid officer estimates.

Table 12 presents the same data on a per-student basis. As would be expected, the per-student unmet need is less in each type of institution using the freshman norm estimations than either of the alternatives. The greatest variation is in the public two-year sector, where the aid officers' per-student unmet need ($865) is over twice the freshman norm's unmet need ($419).

Table 13 details the percentage share of the funds going to each state under the three systems. The freshman norms tend to increase the share to the northeastern states, the mid-range estimates show a preference for southeastern states, and the student aid officers' distribution shows a preference for the mountain states.

Summary and Policy Implications

These three estimates provide alternative distribution patterns of student need. They are based upon different data sources, each of which is used in the postsecondary community for various purposes. The adoption of any one of these estimates introduces a particular bias into the analysis of the distribution of need. The freshman norm income estimates result in $5.1 billion of unmet need compared to the mid-range estimates of $6.3 billion, or the aid officers' estimates of $7 billion. On a per-student basis, the national average unmet need is between $945 (freshman norm estimates) and $1,279 (aid officers' estimates). The greatest difference in the estimation of unmet need is for two-year public college students, who vary on a per-student basis from $865 (aid officer

Table 11

FTE ENROLLMENT AND GROSS UNMET NEED BY TYPE OF INSTITUTION
(Percent)

Type of Institution	FTE Enrollment FY1973	Freshman Norms 1974-1975	Mid-Range	Student Aid Officers FY1973
Public four-year	54.3%	41.3%	42.5%	43.7%
Public two-year	20.1	8.9	12.8	13.6
Private four-year	24.1	47.9	42.7	40.8
Private two-year	1.5	1.8	1.8	1.8
Total*	100.0% ($5,478,124)	100.0% ($5,177,817,104)	100.0% ($6,359,691,183)	100.0% ($7,004,584,228)

*Rounded.

Table 12

GROSS UNMET NEED PER STUDENT BY TYPE OF INSTITUTION

Type of Institution	Freshman Norms	Mid-Range	Student Aid Officers
Public four-year	$ 719	$ 909	$1,028
Public two-year	419	745	865
Private four-year	1,879	2,061	2,168
Private two-year	1,152	1,437	1,594
Average	$ 945	$1,161	$1,279

Table 13

GROSS UNMET NEED
(Percent of National Totals)

State	Freshman Norms	Mid-Range	Student Aid Officers
Alabama	1.00%	1.30%	1.16%
Alaska	0.18	0.17	0.16
Arizona	0.79	1.00	0.91
Arkansas	0.25	0.55	0.53
California	11.13	11.15	10.93
Colorado	1.53	1.31	1.58
Connecticut	1.84	1.60	1.56
Delaware	0.19	0.19	0.21
DC	1.29	1.18	1.21
Florida	2.75	2.97	2.79
Georgia	1.42	1.57	1.41
Hawaii	0.24	0.25	0.28
Idaho	0.32	0.33	0.38
Illinois	6.05	5.62	5.58
Indiana	2.63	2.40	2.19
Iowa	1.41	1.41	1.38
Kansas	0.76	0.77	1.04
Kentucky	0.51	0.84	0.78
Louisiana	0.67	1.13	1.22
Maine	0.59	0.58	0.58
Maryland	1.54	1.62	1.47
Massachusetts	6.43	5.66	5.33
Michigan	3.93	3.84	3.91
Minnesota	1.77	1.73	1.88
Mississippi	0.24	0.74	0.70
Missouri	1.77	1.85	2.00
Montana	0.28	0.25	0.38
Nebraska	0.60	0.66	0.80
Nevada	0.14	0.14	0.16
New Hampshire	0.84	0.72	0.67
New Jersey	2.67	2.60	2.67
New Mexico	0.33	0.41	0.45
New York	13.79	11.77	12.09
North Carolina	1.89	2.20	2.03
North Dakota	0.12	0.17	0.30
Ohio	4.23	4.36	4.27
Oklahoma	1.06	1.30	1.45
Oregon	1.41	1.25	1.24
Pennsylvania	6.57	6.01	6.02
Rhode Island	0.98	0.80	0.78
South Carolina	0.88	1.10	1.02
South Dakota	0.24	0.29	0.39
Tennessee	1.40	1.67	1.64
Texas	3.28	4.77	4.51
Utah	1.06	1.03	1.08
Vermont	0.65	0.56	0.51
Virginia	1.50	1.57	1.50
Washington	1.79	1.62	1.73
West Virginia	0.40	0.60	0.56
Wisconsin	2.47	2.22	2.40
Wyoming	0.18	0.17	0.19

estimates) to $419 (freshman norm estimates). On a national basis, private four-year institutions would need a smaller proportion if the freshman norm estimates were used rather than the mid-range or the aid officers'.

The proportion of gross unmet need by income category also varies depending upon the income distribution implemented. The mid-range estimate and the aid officers' data show that the proportion of gross unmet need increases as family income decreases; thus, the $0-$5,999 income category has the greatest proportion of unmet need. Conversely, the freshman norm estimates show a more even percentage distribution of unmet need among dependent students, and the greatest percentage of aggregate unmet need is in $12,000+ category (24.2 percent), followed by $9,000-$11,999 (21.6 percent), $0-$5,999 (21.4 percent), and $6,000-$8,999 (18.2 percent). Therefore, on a national level, students from families in the $12,000+ category would need a larger proportion of aid monies if freshman norm estimates were used, while students from families in the low-income categories would need progressively greater proportions of aid monies if the mid-range or the aid officers' estimates were implemented. The financial aid officer estimates form the basis of this study because they are the only comprehensive data on the income distribution of both aid recipients and the undergraduate student body at individual campuses in each state.

Unmet Need for Independent Students

Independent students make up nearly 20 percent of the FTE undergraduate degree enrollment, and the question of their unmet need must be analyzed separately from dependent students because the two groups have differing resources and living expenses. There is no single criteria for defining an independent student. The Basic Educational Opportunity Grant (BEOG) program's definition was used in this study because it is the most widely used criterion for awarding federal, state, and institutional funds. That definition describes an independent student as one who:

(1) Has not and will not be claimed as an exemption for federal income tax purposes by any person except himself or his spouse for the calendar year prior to the academic year for which aid is requested, and

(2) Has not received and will not receive financial assistance of more than $600 from his or her parents in the calendar years in which aid is received and the calendar year prior to the academic year for which aid is requested, and

(3) Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

Estimation procedures for the distribution of independent students and unmet need are described fully in the companion research note. The over one million independent students are more likely to have low incomes and attend public colleges than dependent students. Table 14 provides a percentage distribution of independent students.

Table 14

PERCENTAGE DISTRIBUTION BY INCOME AND TYPE OF INSTITUTION FOR INDEPENDENT STUDENTS 1972-1973

Type of Institution	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Totals
Public four-year	36.1%	8.4%	5.3%	4.9%	54.7%
Public two-year	22.5	5.2	2.5	1.5	31.7
Private four-year	7.6	1.9	1.3	1.8	12.6
Private two-year	0.5	0.1	0.1	0.1	0.8
Total	66.7%	15.6%	9.2%	8.3%	99.8%

Total students 1,092,418

Eighty-six percent of the independent students attend public institutions and 66.7 percent are in the $0-$6,000 income category. A comparison of dependent and independent students by income category and institutional type is given in Table 15. Dependent student data are from the tripartite tape and data on independent students were estimated by the procedures outlined in the companion technical report to this volume.

Table 15

COMPARISON OF DEPENDENT AND INDEPENDENT STUDENTS BY TYPE OF INSTITUTION AND INCOME CATEGORY
(Percent)

Type of Institution	Dependent	Independent	Income	Dependent	Independent
Public four-year	54.2%	54.7%	$0-$6,000	20.4%	66.7%
Public two-year	17.2	31.7	$6,000-$9,000	20.9	15.6
Private four-year	26.9	12.6	$9,000-$12,000	20.5	9.2
Private two-year	1.7	0.8	$12,000+	38.4	8.3

As can be observed in the columns on the right, the independent group has a greater percentage of low-income students than the dependent group. It is evident from the columns on the left that a greater proportion of independent students than dependent students attend the inexpensive public two-year schools, while proportionately over twice as many dependent students attend private four-year institutions.

Independent students' gross unmet need was measured by subtracting their annual incomes from direct educational and maintenance costs. Direct education costs (tuition and fees plus books and supplies) were assumed to be the same for independent and dependent students at each institutional type in each state. Maintenance costs for full-time independent students varied according to the student's marital status, number of dependents, and geographical location. Independent students were assumed to have lower-level standards of living, as defined by the Bureau of Labor Statistics. When all these factors were combined, an estimated weighted average maintenance budget for all independent students in each of five regions was produced. It was assumed that a student's total resources, including spouse's income, was available to meet the direct educational and maintenance costs; this resulted in the following need formula:

$$INeed_G = (\text{maintenance budget} + \text{direct costs}) - \text{annual income.}$$

According to our estimation processes, independent students have $755,092,138 in gross unmet need. Independent enrollment and gross unmet need are distributed across institutional types in the manner shown in Table 16.

Table 16

INDEPENDENT ENROLLMENT AND GROSS UNMET NEED
BY TYPE OF INSTITUTION
(Percent)

Type of Institution	Independent Enrollment	Gross Need
Public four-year	54.67%	45.10%
Public two-year	31.86	23.19
Private four-year	12.68	30.46
Private two-year	0.79	1.25
Total	100.0 %	100.0 %
Total students	(1,092,418)	($755,092,138)

Gross unmet need percentages are greater than enrollment percentages in the case of the private institutions because of high attendance costs.

While independent students make up 19.9 percent of the enrolled FTE undergraduate degree students, they have only 10.7 percent of the gross unmet need. The average gross unmet need per independent FTE undergraduate student is $691.21; for dependent students, the average gross unmet need is $1,424.96. This may be because of the comparatively high percentages of independent students enrolled in public two-year institutions and the low percentages enrolled in the more expensive private four-year institutions.

Moreover, the maintenance budgets for independent students are based on the Bureau of Labor Statistics lower standard of living, and independent students' resources are taxed 100 percent. These factors result in a conservative estimate of independent student gross unmet need.

The national total unmet need before aid is $1,313 per student, with a minimum state average unmet need of $908 for Hawaii, and a maximum of $2,420 for Washington, D.C. It is clear that the southeastern states have a lower per student unmet need that the northeastern states. This is explained in part by the higher costs of board, room, and tuition in the northeast compared to the lower costs in the southeast.

Table 17 is based on information from the student aid officers and the expected family contribution schedule presented earlier in the chapter, as well as the unmet need of independent students. It represents $7 billion of unmet need. The comparisons between states indicate that students attending college in the northeast--Illinois, Massachusetts, New York, Pennsylvania, Vermont, Maine, New Hampshire, Rhode Island--have an average unmet need averaging nearly $1,600 per student. On the other end of the continuum, students attending college in Alabama,

Table 17

GROSS NEED PER FTE STUDENT
(Based on Estimates by Student Aid Officers)
(Dollars)

State	Gross Need/FTE	State	Gross Need/FTE
Alabama	$1,051	Montana	1,219
Alaska	2,030	Nebraska	1,223
Arizona	1,134	Nevada	1,304
Arkansas	996	New Hampshire	1,895
California	1,277	New Jersey	1,406
Colorado	1,485	New Mexico	1,085
Connecticut	1,368	New York	1,662
Delaware	1,021	North Carolina	1,211
DC	2,420	North Dakota	1,097
Florida	1,320	Ohio	1,225
Georgia	1,071	Oklahoma	1,239
Hawaii	908	Oregon	1,372
Idaho	1,117	Pennsylvania	1,600
Illinois	1,509	Rhode Island	1,790
Indiana	1,178	South Carolina	1,216
Iowa	1,307	South Dakota	1,275
Kansas	1,028	Tennessee	1,151
Kentucky	934	Texas	1,103
Louisiana	1,055	Utah	1,347
Maine	1,695	Vermont	1,850
Maryland	1,197	Virginia	1,090
Massachusetts	1,944	Washington	1,143
Michigan	1,204	West Virginia	1,012
Minnesota	1,222	Wisconsin	1,343
Mississippi	1,007	Wyoming	1,458
Missouri	1,273		

Arkansas, Delaware, Georgia, Hawaii, Kentucky, Mississippi, New Mexico, Virginia, and West Virginia have an average unmet need nearer $1,000 per student. It is important to note that states in the first list generally enjoy a higher average income than do those in the second. The unmet need is influenced by cost-of-living differences as well as differences in average tuition levels.

Alternative estimates of unmet need would alter the magnitude of the numbers and some of the ranking but they would not alter the fact that the unmet need will show a wide variance in different parts of the country. Any federal student aid policy that is adopted will have to take this into consideration.

Summary and Conclusions

- The postsecondary community uses several estimates of the distribution of unmet need. None of them are free of bias.
- The freshman norms tend to increase the aid to the northeastern states, the mid-range estimate shows a preference for the southeastern states, and the student aid officers' distribution shows a preference for the mountain states.
- Student aid officers tend to overestimate the number of low-income students attending their schools.
- The unmet need of dependent students in this country ranges between $5 billion and $7 billion.
- National average unmet need for all students is between $945 and $1,279 per FTE student.
- The greatest variance in estimation of unmet need is for two-year public college students. It varies on a per-student basis from $865 to $419.
- The financial aid officer estimates form the basis of this study because they are the only comprehensive data on the income distribution of both aid recipients and the undergraduate student body at individual campuses in each state.

The following conclusions are made using the financial aid officers' income distribution:

- Of all undergraduate FTE students, 54.3 percent attend public four-year institutions.
- Students attending private colleges have a greater gross unmet need than students attending public colleges.
- Students from low-income groups have more unmet need than students in high-income groups.
- Southeastern states have a lower per-student unmet need than northeastern states.
- Equal proportions (16 percent) of FTE dependent students in income groups $0-$6,000, $6,000-$9,000, $9,000-$12,000 attend college.
- Of the independent students, 66.7 percent are in the $0-$6,000 category.
- A greater proportion of independent students than dependent students attend public two-year schools, while proportionately over twice as many dependent students attend private four-year institutions.
- Of the FTE undergraduate degree students, 20 percent are independent but, according to SRI estimates, they have only 10.7 percent of the total gross unmet need.
- For dependent students, the average gross unmet need is $1,425, for independents it is $691.

III OFFICE OF EDUCATION STUDENT AID PROGRAMS

The OE sponsors five basic student aid programs. They are the Basic Education Opportunity Grants, Supplemental Education Opportunity Grants (SEOG), College Work Study Program (CWS), National Direct Student Loan Program (NDSL), and the Guaranteed Student Loan Program (GSL). These programs are supplemented by other programs, including the State Student Incentive Grants (SSIG), which are operated by the OE.

All these programs distribute funds to students on the basis of financial need so that low-income students can afford to attend college. Table 18 presents a brief description of six of the programs and a three-year history of their funding.

These programs have been developed around the goal of assisting poor students to go to college. Each is distributed differently and thus has a different effect. The following expanded descriptions of the programs highlight those differences. The three institutionally based programs are described first.

Supplemental Education Opportunity Grant Program (SEOG)

Program Description

This is a program of grant aid to "exceptionally needy" undergraduate students, based on financial need calculations made by postsecondary institutions. Student grants under the program, which is to be built on the "floor" provided by BEOG are made from 100 percent federal funds; they cannot exceed one-half of the total amount of financial assistance actually awarded to the student for a given academic year (including BEOG, CWS, NDSL, and the state and private scholarships) or $1,500

Table 18

OVERVIEW OF STUDENT AID PROGRAMS

Program	Authorized Activities	Eligible Students	FY1972 Appropriation 1972-1973 Program Year		FY1973 Appropriation 1973-1974 Program Year		FY1974 Appropriation 1974-1975 Program Year	
			Funding (millions of dollars)	Students Served	Funding (millions of dollars)	Students Served	Funding (millions of dollars)	Students Served
Supplemental Education Opportunity Grant Program (SEOG)	• Allots funds to postsecondary institutions for students assistance based on state allocations	Primarily for students with "exceptional financial need"	$210.3	303,500	$ 210.3	304,000	$ 210.3	304,000
College Work Study Program (CWS)	• Allots funds (80% federal/20% institutional) by state formula to postsecondary instituions for student assistance	Primarily for students with the "greatest financial need"	272.2	600,000	270.2	560,000	270.2	560,000
National Direct Student Loan Program (NDSL)	• Allots funds (90% federal/10% institutional) to postsecondary institutions by means of a state formula for loans to students	Primarily for students with financial need not met by other sources	286.0	614,200	286.0	624,500	286.0	674,000
Guaranteed Student Loan Program (GSL)	• Provides for private loans to students with guarantees by the federal government for default	All students are eligible who can show need beyond BEOG, family contribution	200.0	901,000 New Loans	245.0	890,000 New Loans	315.0	979,000 New Loans
Basic Education Opportunity Grant Program (BEOG)	• Foundation for all federal student assistance • Direct aid to students. • Pays (when fully funded) $1,400 minus the family contribution, or 1/2 of the cost of instruction, whichever is less	All students are elegible subject to the size of the family contribution	0	0	122.1	425,000	475.0	1,000,000
State Student Incentive Grant Program (SSIG)	• Provides federal and state funds (50-50 basis) to encourage states to establish or expand student aid programs.	Primarily for students with "substantial financial need"	0	0	0	0	19.0	76,000
Total Programs	(Note: Total students served include students who participate in more than one program: unduplicated count is not available)		968.5	1,804,500	1,133.6	2,803,500	1,575.5	3,593,000

All data from Bureau of Higher Education Fact Book.

whichever is less. There is a $4,000 overall ceiling on payments to any student ($5,000 for a five-year study program), and no payment of less than $200 per academic year may be made to any individual student. Renewal payments are also authorized, based on then-current financial need.

Distribution of Funds

Ninety percent of the federal dollars appropriated annually for the SEOG program are allotted among the states on the basis of student attendance figures. The remaining 10 percent is allotted in accordance with the U.S. Commissioner's discretion. Institutional allocations within states are based on the recommendations of regional panels composed of financial aid officers and OE regional staff members who assess the validity and precision of institutional requests. Student payments are made from within institutional allocations, and up to 10 percent of an institution's SEOG allocation may be transferred to its CWS allocation in a given year (and vice versa) without OE approval. Participating institutions must maintain their previous levels of student assistance (exclusive of federal programs) as a condition of continued participation.

Institutions may claim, from their program allocations, up to 3 percent of their combined SEOG-CWS-NDSL expenditures to offset administrative expenses, not to exceed a total of $125,000 per year.

An evaluation done of CWS in 1972-1973 (Friedman) indicates that the geographic distribution of funds for the program was not correspondent with the distribution of need.

College Work Study Program (CWS)

Program Description

College Work Study is a cost-shared program of federal-plus-institutional support (80-20) for part-time and vacation period employment

for students attending eligible postsecondary institutions, with emphasis on those students with the "greatest financial need," as determined by the institution. Institutions make work assignments available to their students--including, where possible, educationally significant work assignments. The earnings are applied toward the students' cost of attendance as a means of supplementing financial aid available under the BEOG program and other sources.

Distribution of Funds

The pattern of distribution under this program is similar to SEOG. Wages are paid to students by institutions (or by participating off-campus employers) based on current hourly rates, the institution or agency contributes 20 percent of the wages paid, and suitable arrangements are made for withholding any applicable income taxes. Participating institutions must maintain their previous overall level of effort in the student assistance area in order to continue participation.

Funds to support the CWS have remained constant over the past two years, and the program continues to play an important part in the overall strategy for student assistance at the federal level. Furthermore, its recent liberalization to employ a relative-need standard of student eligibility--as opposed to an income-based eligibility standard--is designed to make the program's benefits potentially available to greater numbers of students coming from both low- and middle-income families.

National Direct Student Loan Program (NDSL)

Program Description

This is a program of direct loans to financially needy students attending eligible postsecondary institutions. The federal government contributes 90 percent of the principal for a revolving fund established at each participating institution; institutional funds comprise

the remaining 10 percent. About one-third of all funds currently being loaned are derived from collections. Students' needs for this form of assistance are analyzed by systems approved by the Commissioner, similar to those used in the other "college-based" programs (SEOG and CWS). Loans in an aggregate amount not to exceed $10,000 are made available on interest-free and low-interest repayment bases, with principal repayment deferred until the completion of the student's course of study, plus completion of certain forms of public service employment. If the student elects to enter certain specialized fields of teaching, 100 percent of the principal borrowed may be forgiven.

Distribution of Funds

Federal funds are distributed annually by means of a state allotment formula similar to those used in SEOG and CWS. The recommendations of regional panels are used here, also, in the determination of institutional allocations.

The program started in 1958 and was originally envisioned as a self-sustaining fund, with collections providing the funds for subsequent re-lending. However, the growth rates in student attendance as well as in the number of participating institutions have resulted in the continuation of federal capital contributions.

The benefits of this program have traditionally been reserved for students with less severe need who might have difficulty qualifying for assistance under other programs. As such, it has been suggested that the program may overlap with the benefits offered under the GSL. There is no institutional maintenance of effort requirement as there is with SEOG and CWS.

Summary of the Three Institutionally Based Programs

These three programs provided $768 million in 1973. SEOG and NDSL have been criticized as duplicating BEOG and GSL. The policy argument is that the institutionally based programs limit the free market and tend to prop up inefficient schools by allowing them to use financial aid offered to induce students to attend.

The counter-argument is that GSL funds are not evenly distributed across the country, and students must depend on the largess of the lending community for help. It is further argued that student aid officers are much more flexible in unique cases of financial need that cannot be captured by the mechanics of the BEOG needs analysis. The CWS is generally the most acceptable of the three institutionally based programs.

Tables 19-24 provide information on the funds distribution of the three institutional programs and show how these programs reduce the financial need of students. Gross need is the financial need before any student aid is distributed, net need is the financial need of students, after the aid has been distributed.

Table 19

PERCENTAGE DISTRIBUTION OF INSTITUTIONALLY BASED PROGRAMS

Income	Enrollment	Gross Need	OE Aid	Net Need
$0-$5,999	16.3%	28.0%	38.9%	26.6%
$6,000-$8,999	16.5	27.0	22.8	27.6
$9,000-$11,999	16.4	20.0	11.2	21.1
$12,000+	30.7	14.0	8.9	14.9
Independent	19.9	10.7	18.2	9.7
Total*	100.0%	100.0%	100.0%	100.0%

*Rounded.

As is seen in Table 19, institutional aid programs do reduce the financial need of low-income students. The lowest income category has proportionately less of the net need than does the group with incomes between $6,000 and $9,000. In the pressure to provide aid for the very poorest, the next poorest appear to bear a greater burden of unmet need after OE aid has been distributed.

Table 20 charts the effects of the institutional programs on gross need of students attending college in 1973. The emphasis of these programs in reducing unmet need of the lowest-income students can be seen.

Table 20

INSTITUTIONALLY BASED PROGRAMS' AID EFFECTS
ON GROSS UNMET NEED

Income	Need Before Aid	Need After Aid	Percent Reduction
$0-$5,999	$1,971,279,334	$1,636,680,512	17.0%
$6,000-$8,999	1,895,316,700	1,699,119,757	10.4
$9,000-$11,999	1,391,477,633	1,295,124,380	6.9
$12,000+	991,418,423	915,155,813	7.7
Independent	775,092,138	598,429,917	22.8
Total	$7,004,584,228	$6,144,510,379	12.3

Table 21 compares enrollment, need, and aid of the different institutional types. The conclusion is that on the national level the three institutionally based programs are equitably distributed relative to unmet need, with some slight advantage for students on public four-year campuses.

Table 21

OFFICE OF EDUCATION INSTITUTIONAL AID DISTRIBUTED TO STUDENTS IN FOUR TYPES OF INSTITUTIONS
(All Estimates Based on Dollars of Aid)

Type of Institution	Enrollment	Gross Need	OE Aid	Net Need
Public four-year	54.0%	43.5%	51.5%	43.0%
Public two-year	20.0	13.5	11.7	14.0
Private four-year	24.0	41.0	34.7	41.0
Private two-year	1.5	2.0	2.1	2.0
Total*	100.0%	100.0%	100.0%	100.0%

*Rounded.

It is clear from this table that even though students attending private colleges with higher tuitions receive proportionately more aid per student, their share of need after aid is still on par with the share of unmet need experienced by students in public colleges.

The propensity of the three programs to reduce the need of students in public four-year schools can be seen more clearly in Table 22. Students in two-year public colleges enjoy the least reduction in their financial need, closely followed by students in four-year private schools. This is the case even though students in four-year private schools receive over twice as much aid per-student as do students in the two-year schools (See Table 23).

Tables 23 and 24 present institutional awards as the average amounts expected if each FTE undergraduate degree student received an equal share.

Table 22

NEED REDUCTION BY TYPE OF INSTITUTION

Type of Institution	Aggregate Gross Need	Aggregate Net Need	Percent Change
Four-year public	$3,059,088,013	$2,616,317,733	14.47%
Two-year public	952,147,721	851,431,000	10.58
Four-year private	2,862,230,709	2,564,029,911	10.42
Two-year private	131,117,785	112,731,735	14.02
Total	$7,004,584,228	$6,144,510,379	12.28

Table 23

FTE STUDENT AID BY TYPE OF INSTITUTION
(Dollars)

Type of Institution	Gross Need	OE Aid	Net Need
Four-year public	$1,028	$149	$ 879
Two-year public	866	92	774
Four-year private	2,168	226	1,942
Two-year private	1,599	223	1,370
Average	1,279	$157	1,122

Table 24

FTE STUDENT AID BY INCOME CATEGORY
(Dollars)

Income	Gross Need	OE Aid	Net Need
$0-$5,999	$2,205	$374	$1,829
$6,000-$8,999	2,092	216	1,874
$9,000-$11,999	1,544	107	1,436
$12,000+	589	45	544
Independent	691	143	547
Average	1,278	157	1,122

Table 23 gives the per-student awards by type of institution. The table compares the per-student gross need, aid from the institutional program, and the financial need remaining after the aid. The figures underline the fact that there is a great deal of variance in gross need between the institutional segments. The OE aid does not change the relative standing of the types to any significant degree.

The numbers, both on the aggregate basis and on the per-student basis, indicate that both gross need and net need are greatest for low-income students and for students attending private schools. The distribution of the three institutional aid programs respects these differences but still leaves the low-income students and those in private colleges with greater costs to meet after aid than those in the other segments.

While the sample size for two-year private colleges is small and the data less precise, it can be seen from Table 23 that there is a greater reduction in the proportion of need for public four-year institutions than for either public two-year or private four-year institutions.

Table 24 present institutional awards as the average amounts expected if each FTE undergraduate degree student received an equal share.

The net need of students with incomes between $6,000 and $9,000 is greater than the net need of students in the $0-$6,000 category. This outcome could be explained by the preference of student aid officers to make awards to the lowest income students at a greater rate than to the next group up. At the same time, the table points out that students in these low-income groups must provide nearly $2,000 after the three OE programs have been distributed. Two other major student aid programs will be considered, the Guaranteed Student Loan Program, which is aimed more at middle-income students, and the Basic Education Opportunity Grant Program, which is directed at the very poor.

Guaranteed Student Loan Program (GSL)

Program Description

GSL is the largest of the currently authorized federal student assistance programs. The capital funds necessary to provide student loans come mainly from primary and secondary market sources in the private sector. Federal funds are required to pay death and disability claims on all eligible guaranteed loans, claims on federally insured loans, and 80 percent of the principal loss incurred by agencies as a result of default claims on student loans guaranteed by state or private nonprofit agencies with reinsurance agreements. Appropriated funds are also required for federal interest payments to lenders on behalf of eligible students while they are attending eligible postsecondary institutions and during authorized periods of deferment. Students who do not qualify for federal interest benefits may also receive loans, but must make interest payments from their own resources over the entire life of the loan. The federal government also pays a special allowance on all outstanding loans made on or after August 1, 1969, subsidized or not, to lenders, which may not exceed 3 percent per annum. Individual loans are limited in academic year to $2,500, and the total aggregate outstanding may not

exceed $7,500 for undergraduate education and up to $10,000 for graduate or professional education.

Distribution of Funds

Since appropriated funds are involved on a direct, individual case basis, there is no state-allotment or institutional allocation process. Payments on interest subsidies and special allowances are made to lenders on behalf of individual borrowers, and support the central federal role as market-facilitator. The federal government makes payments of claims directly to lenders under the federally insured program and to the state agencies in the case of other guaranteed loans. The Education Amendments of 1972 established the Student Loan Market Assocation (SLMA) as a secondary market source to enhance liquidity in the marketplace and thus stimulate the generation of new loans. SLMA has two major functions in carrying out this overall strategy--i.e., to serve as the purchaser of loans or as the warehouser of loans initiated in the primary market.

The recent introduction of a financial needs test as a prerequisite for a student to receive federal interest subsidy benefits under this program has reduced accessibility to subsidized loans for students in low middle-income circumstances. Further, lender reluctance to make nonsubsidized loans has deprived many middle-income students of access to any loans at all.

Table 25 and 26 are based on FY1973 distribution of enrolled students from the fiscal operations tape and FY1972 income distribution of aid recipients from the GSL office. Table 25 makes clear that a significant proportion of funds in GSL go to vocational and proprietory schools, which are marked as "other" in the table.

Table 25

DISTRIBUTION OF GSL FUNDS TO INSTITUTIONS

Type of Institution	Total Dollars	Percent of Total
Public four-year	$398,606,000	43.8%
Public two-year	169,556,000	18.3
Private four-year	189,218,000	20.4
Private two-year	14,585,000	1.6
Other*	153,401,000	16.6
Total	$925,366,000†	100.0%‡

*Vocational, proprietory schools.

†Excludes funds loaned by institutional lenders and funds going to graduate students. The total loan volume was $1.3 billion if they are included.

‡Rounded.

Table 26

GSL BY INCOME CATEGORY*

Income	Dollars	Percent of Total Loans	Dollars per FTE
$0-$5,999	$206,866,000	26.8%	$231
$6,000-$8,999	126,560,000	16.4	139
$9,000-$11,999	130,762,000	17.0	145
$12,000+	238,299,000	31.0	141
Independent	69,476,000	9.0	63
Total	$771,964,000†	100.0%‡	

*GSL loans going to students in higher education only.

†Rounded.

The propensity to fund low-income students, even in GSL, can be seen in Table 26. The lowest income category with no more than 16 percent of the total enrollment (see Table 5) commands nearly 27 percent of the loans.

The difference in the income category distribution is much greater than the difference in funds between types of institutions. The average amount of money available to students in two-year public colleges is slightly higher than expected, possibly because relatively little NDSL money is available to students attending two-year public schools. Only 6.4 percent of the NDSL funds go to public two-year schools.

Basic Education Opportunity Grant Program (BEOG)

Program Description

The Basic Education Opportunity Grant Program is based on the concept that all students are entitled to receive a grant, provided that they are in need of such funds, in order to attend an eligible postsecondary institution. The program is designed as the foundation or "floor" upon which, ultimately, all student aid will be based.

Student eligibility for this program is determined by a Family Contribution Schedule that assesses each family's expected contribution toward eligible costs of attendance, based on standard allowances and expectations with respect to both income and assets. This contribution schedule is somewhat more restrictive than the contribution schedule used in the SRI system. Expected family contribution figures are made available to the student, who is then free to arrange with the institution of his or her choice for receipt of the Basic Grant, subject to limits based on the eligible costs of attendance at the chosen institution. Individual student Basic Grants are limited in any academic year to $1,500 or one-half of the eligible costs of attendance, whichever is less. The OE

publishes a Schedule of Payments that compares family contributions and eligible costs to arrive at individual grant amounts.

Distribution of Funds

An initial allocation of funds is disbursed directly by the government to each eligible institution, the amount of which is based on OE estimates of BEOG enrollees. Once individual student grant amounts have been determined by an eligible institution and grant expenditures have been made, the institution furnishes requests for subsequent allocations to the OE at regular intervals. There are no state allocation requirements and technically no limits on the amount of Basic Grant funds that may be paid to institutions within a given state. Such a distribution plan is designed to maximize the range of educational options open to students. Owing to the limitations of appropriated funds in the initial years of the program, it has been necessary to limit the size of awards and to restrict eligibility to full-time first- and second-year students.

Assuming timely action on budget Family Contribution Schedule requests, the forward-funded character of the program permits the OE to mount a national dissemination effort to assure recipients that at least partial funding will definitely be available to meet student demand.

Although the legislation was passed in 1972, there was no distribution of Basic Grants until FY1974. In the first year, only freshmen were eligible. The FY1975 year has a larger funding base, two years of eligible students, and better data collection. This analysis is based on reports on qualified applicants as of January 1975. At that time, an estimated $393 million was obligated of a total appropriation of $475 million, plus a carry-over from FY1974. The actual distribution of funds will not be known until early fall 1975.

Table 27 makes clear the low-income orientation of the BEOG program. Less than 4 percent of students with an income over $12,000 are qualified for a grant.

Table 27

BEOG'S DISTRIBUTION TO INCOME CATEGORIES

Income Categories	Total BEOG	Percent of Total
$0-$5,999	$172,688,087	43.95%
$6,000-$8,999	89,003,156	21.12
$9,000-$11,999	43,581,536	11.09
$12,000+	14,904,904	3.79
Independent	78,751,089	20.04
Total	$392,928,772	99.99%

In looking at the distribution of BEOG funds to institutions, shown in Table 28, it must be kept in mind that only freshmen and sophomores are eligible, which to some degree overemphasizes the two-year public college share. The evidence implies that people who apply for a basic grant from a two-year school are more likely to qualify than applicants in other segments.

The BEOG per student is the only OE program positively correlated to the proportion of students with incomes under $6,000 in a state. A correlation between the proportion of students attending college with a family income under $6,000 and the BEOG funds on a per FTE student basis produces an $r = 0.78$. This indicates that BEOGs are most successful in reaching students in low-income states.

Table 28

BEOG'S DISTRIBUTION TO INSTITUTIONS

Type of Institution	Total Dollars	Percent of Total	Percent of FTE Enrollment
Public four-year	$154,557,922	39.33%	54.31%
Public two-year	137,179,125	34.91	20.09
Private four-year	72,859,333	18.54	24.10
Private two-year*	28,332,392	7.21*	1.50
Total	$392,928,772	99.99%	100.00%

*The Basic Grant applications are included in types of institution according to how the school officers mark the form. There seems to be many more institutions included in BEOGs as two-year private than we included for purposes of enrollment. For these reasons, the comparison is not valid for two-year private colleges.

This concludes the description of the five major Office of Education programs. The State Student Incentive Grant Program is described only briefly, since at this time there are no data collected on the program.

State Student Incentive Grant Program (SSIG)

Program Description

This is a program of 50/50 cost sharing (state/federal) under which states are encouraged to develop or expand programs of grant aid to "substantially needy" students attending eligible institutions of postsecondary education. The states are responsible for selection of grant recipients, subject in turn to a review of selection criteria by the U.S. Commissioner of Education. Individual student grants are limited to $1,500 ($750 federal share) per academic year.

Distribution of Funds

Federal funds are initially allotted to the states based on a formula reflecting current student attendance patterns. Redistribution of funds is permitted in cases where a state will not or cannot take advantage of its current allotment. There is no provision for any set-aside of administrative expense funds to offset costs incurred by either federal or state governments in program administration. Disbursements are made directly from the federal government to the states.

The SSIG program is designed to provide a supplement to funding available under the BEOG program, and should provide incentives to those states that do not at present operate student grant programs to develop this additional form of assistance. Aggregate state expenditures for student grants were about $313 million in 1972-1973, are estimated at $375 million for 1973-1974, and are expected to approach $400 million in 1974-1975. In its first year of operation, 9 to 11 states started student-aid programs. There has been no evaluation of this program so far.

Other Office of Education Programs

These six programs form the heart of the OE student aid effort. Other programs in the OE provide support for students, but they are not included in our distributions because they are small or narrower in the range of potential recipients. Table 29 lists some of these programs.

Analysis of Office of Education Programs

The four basic Office of Education Programs (SEOG, CWS, NDSL, GSL) provided the basis for the federal government's promise of access to college in 1972-1973; therefore, the distribution of these funds as well as

Table 29

OTHER OFFICE OF EDUCATION STUDENT AID PROGRAMS
(Thousands of Dollars)

Program	Appropriation
Upward Bound	$31,000
Talent Search	5,000
Special Services for Disadvantaged Students	15,000
Loans for Cuban Students	3,400
Graduate Fellowships for Careers in Postsecondary Education	19,400
Training Programs for Higher Education Personnel	5,044
Cooperative Education Program	10,750
Total	$89,594

the BEOG money, is of major concern. Tables 30 and 31 estimate how the funds are distributed to income categories and institutional types. Appendix B provides the full breakdown of these figures on a state-by-state basis.

Table 30

PERCENTAGE OF OFFICE OF EDUCATION AID DISTRIBUTION TO TYPES OF INSTITUTIONS 1972-1973

Type of Institution	SEOG	CWS	NDSL	GSL	BEOG
Public four-year	50.1%	53.3%	50.7%	51.6%	39.3%
Public two-year	13.0	17.9	6.4	22.0	35.0
Private four-year	34.9	26.3	40.9	24.5	18.5
Private two-year	2.0	2.5	1.9	1.9	7.2
Total*	100.0%	100.0%	100.0%	100.0%	100.0%

*Rounded.

Table 31

PERCENTAGE OF OFFICE OF EDUCATION AID DISTRIBUTION TO INCOME GROUPS 1972-1973

Adjusted Gross Family Income	FY73 SEOG	CWS	NDSLP	FY72 GSL	FY75 BEOG
$0-$5,999	58.0%	41.3%	28.9%	26.8%	44.0%
$6,000-$8,999	26.0	22.1	22.1	16.4	21.0
$9,000-$11,999	--	11.5	15.1	16.9	11.0
$12,000+	--	6.5	14.9	30.9	4.0
Independent	16.0	18.6	19.0	9.0	20.0
Total*	100.0%	100.0%	100.0%	100.0%	100.0%

*Rounded.

Table 30, based on the fiscal operation reports of college officers at the end of the 1972-1973 school year, indicates the distribution of the aid programs to types of institutions for the nation. The GSL program is not reported on the document, but is included in the table for comparison. When compared in this manner, it is clear that students in two-year public colleges are receiving little help from NDSL but do relatively better on GSL. Conversely, students in private four-year schools are less likely to draw on GSL compared to NDSL.

The most recent national study done on the distribution of student aid was prepared by El-Khawas and Kinzer (1974) who collected data from the sample of 646 institutions used in the Freshman Norms study for the American Council on Education (ACE). They define institutions in such a way that it is not possible to make direct comparisons with our data.

In general, it appears that the results of the two systems show comparable distributions for the SEOG program and the CWS program. There appear to be major differences regarding the distribution of loan funds from both programs. ACE shows NDSL and GSL distributing 11.5 percent of the total to two-year schools. SRI shows two-year schools receiving 6.4 percent of the NDSL funds, and 22 percent of the GSL funds.

Our estimate of the GSL allocation to institutions was based on data on the FY1972 income of the aid recipients and the FY1973 distribution of enrolled students in those income categories in each type of institution.

Moving from distribution of funds to institutions to distribution of aid funds to income groups, it appears that students with incomes less than $9,000 receive a larger proportion of the student aid funds than students with incomes over $9,000. Table 31 displays the aid distributed to income categories. The categories are adjusted gross income, which is all salary and wages minus business expenses.

The income distribution indicates that students with incomes below $9,000 receive the largest share of OE aid except GSL, as is the legislative intent. It also indicates that the two grant programs are the most likely source of help for independent students.

Comparing the distribution of funds to states from the various aid programs to the proportion of dependent students with family incomes under $6,000 attending college in the state on one hand, and the per capita unmet need of students attending college in the state on the other hand, produces the Pearson correlations shown in Table 32.

There are four relationships on this table that differ significantly from chance. The most profound relationship is the BEOG distribution and the proportion of students under $6,000 in a state. The next most

Table 32

CORRELATIONS BETWEEN MEASURES OF POVERTY AND AID

Program	r with Proportion of Students <$6,000	r with per Capita Gross Need
SEOG	0.13*	-0.28†
CWSP	0.32†	-0.25
NDSL	-0.01	-0.14
GSLP	-0.39*	0.03
BEOG	0.78*	-0.25

*P < 0.01.

†P < 0.05

significant relationship is the negative relationship of GSLP with proportion of students under $6,000.

This can be explained in part by the relative lack of Guaranteed Loans in the southeastern states that have a large proportion of low-income students. GSL shows no relationship to unmet need however. The same holds true for NDSL which is related neither to the proportion of low-income students nor to per capita unmet needs.

BEOG and CWS just miss being negatively related to per student unmet need, while SEOG is significant in a negative direction with the same measure. CWS is positively related to the proportion of the population attending school with incomes under $6,000. This can be explained in part by the state distribution formula of CWS which includes a low-income factor, while NDSL and SEOG are distributed to the states on the basis of college enrollment only.

These data lead to the conclusion that only BEOG and, to a lesser degree, CWS are distributed to states with low-income students. The rest of the programs either are unrelated to these measures or negatively related to them. This is not to say that the aid is not going to eligible students, but that the probability of low-income students receiving aid varies significantly depending on his or her state of attendance. The second implication is that a student attending school in a state with a preponderance of high-cost institutions is going to have to come up with a greater share of the cost from private sources after OE aid is distributed than is a student attending school in a state with lower-cost instruction.

Summary and Conclusions

- Students with incomes under $6,000 have less total need after aid is distributed than do students with incomes between $6,000 and $9,000.
- Students attending private colleges receive more aid per student than those in public colleges, but they have greater gross unmet need. The students attending public four-year schools have a greater percentage of their need met by OE aid.
- Students in two-year public colleges are more likely to qualify for BEOGs than are students in other types of institutions.
- Students in private colleges have greater access to NDSL and SEOG, while students in public colleges are more likely to have GSL or BEOG help.
- Independent students are more likely to receive BEOG funds than other forms of student aid.
- BEOGs are highly related to the proportion of lower-income participants attending college.
- The loan programs do not share any positive relationship to either measure of need at the state level.
- Of the institutional programs, CWS is the most highly related to low-income measures at the state level.

IV OTHER STUDENT AID PROGRAMS

Introduction

The non-OE student aid programs provided $5.7 billion of student aid in FY1973, but less comprehensive data for these programs are available than for the OE programs. The non-OE programs vary in intent and magnitude. The Veterans Administration and Social Security sponsor entitlement programs available to anyone who qualifies, regardless of financial need, and the state aid funds vary by state and program. Table 33 shows the funds available for general aid; several million dollars would be added if categorical programs were included. It is difficult to analyze the

Table 33

NON-OE STUDENT AID
(Millions of Dollars)

	FY1973
Other federal (V.A., S.S.)	$4,000
State	341
Federal, categorical (D.D., D. of Jus., Medical Training)	388
Institutional aid	1,046
Total	$5,775

funds available through institutions in terms of their numbers of recipients or purpose. Programs made available through federal agencies other than OE are usually used by students studying in a field of specific interest to that agency. This includes, for example, medical programs and law enforcement training.

A summary of the non-OE student aid programs is provided here, and more detailed descriptions follow so that the distribution of funds may be better understood.

In FY1973, the Veterans Administration provided $3.2 billion of student aid; the Social Security Administration made $800 million available to postsecondary students. States provided $341 million of general aid in that same period. Grants and fellowships available through federal agencies such as NASA and NSF, largely for graduate students studying in the various fields of science, provided $388 million (NSF, 1973). Grants and fellowships for students in the sciences are declining; Social Security benefits, on the other hand, continue to show a steady increase. State programs of student aid are also expanding.

The mix and focus of these various programs have implications for planning in the OE because the changes will influence attendance rates of students in the various segments of postsecondary education. In some instances, the programs overlap with OE target groups; in others, the programs may be providing support for students who are not eligible for need-based funds, or who would demand them if their current sources were lost.

The Veterans Administration estimates that the average GI received $1,827 annually. Current legislation has increased this by 23 percent, which raises the basic benefit to $2,247. Monthly benefits which varied according to the number of dependents a veteran had and his status as a full-time or part-time student were multiplied by 9.5 to produce the figures in Table 37.

The Social Security Administration estimated that only two-thirds of its recipients are in postsecondary institutions. Since it does not provide any state-by-state breakdown, this figure was used to reduce the total amount it reported for recipients attending school.

State programs are generally covered in Joe Boyd's 1974 annual report of student aid, but the report excluded some of the categorical programs and all the tuition waivers made available by states for students.

Because of all these conditions, conservative figures have been used in the estimates. The nearly $6 billion of non-OE aid reported here probably underestimates the true level of student aid available.

Veterans Administration Programs

The largest student aid program is operated by the Veterans Administration, which provides aid through three separate programs: Chapter 34 provides funding for veterans and servicemen; Chapter 31 provides vocational rehabilitation funds for service-disabled veterans; Chapter 35 provides educational assistance for dependents of servicemen who have been killed or disabled in service. The total dollar volume is over $3.2 billion.

In April 1974, the attendance of GI Bill recipients was as follows (data from Veterans Administration Information Bulletin, April 1974):

Chapter 34		Chapter 31	Chapter 35	
Veterans	Servicemen	Disabled Veterans	Sons and Daughters	Wives and Widows
1,448,393	88,331	17,419	44,171	8,419

A total of 1,606,733 individuals were in training. The average age was 28 in FY1973. Assuming that the labor market improves, this year is

expected to be a peak year of attendance for veterans. The end of the draft, the voluntary army, and the decrease in the size of the standing army will result in fewer veterans. This will be offset in the short run by the increase in the stipend made available to the GIs. The magnitude of the decline is difficult to predict but some estimates on the impact on such a decline will be made later in this chapter.

For purposes of predicting future enrollments, it is important to note that the enrolled GI's modal number of years since release from active duty is 10+ years, which just precedes the expiration of benefits. As can be seen in Table 34, there seems to be little inclination to enroll immediately upon release from the service.

Table 34

GI ENROLLMENT IN EDUCATION

Years	Percentage of Enrollment
1	0.1%
2	2.0
3	12.5
4	15.8
5	15.3
6	11.8
7	8.9
8	5.5
9	3.9
10+	21.5
On Duty	2.8
	100.0%

Comparison of Veterans and Other College Students

Data from a 1971 California study based on student questionnaires (ETS, 1973) indicated that the family income of veterans was somewhat lower than that of college students in general. A typical GI's family income was between $9,000 and $12,000 compared with a median for the total student body of $12,000 to $15,000. Twenty-seven percent of the veterans indicated a family income under $6,000 compared to 19.1 percent of the general student body.

A 1972 ACE study agrees with this assessment. According to its sample, the veterans were clearly from less affluent family backgrounds than other students. Parents of veterans tended to be less educated, and to have lower incomes. Veterans were more likely to be minority group members. They had poorer academic records in high school than did nonveterans, and also reported lower educational aspirations than nonveterans.

As would be expected from the number of years elapsed since active duty (Table 34), the students who attended college on the GI Bill were older than the regular undergraduates. Table 35 shows the age distribution of the GI Bill recipients.

Table 35

DISTRIBUTION OF GI BILL RECIPIENTS BY AGE

Age	N	Percent
18-21	2,671	0.2%
22-25	118,271	9.1
26-29	564,933	43.4
30-34	332,823	25.6
35+	282,860	21.7
Total	1,301,558	

Distribution of Veterans by Type of Institution and State

Eighty-one percent of the veteran trainees in higher education are in public colleges. Most are in larger institutions, with 67 percent of the GIs concentrated in 507 institutions. States with highly developed lower-cost public educational systems have the greatest participation by veterans (ETS, 1973, P.39). Our data indicate that 36 percent of the total GI enrollment is in community colleges, compared to 28 percent of all full-time students in 1972 (ETS, 1973, p. 164). The ETS study quotes a correlation of 0.83 between participation rates of states and accessibility of free-access colleges. Table 36 shows the attendance of GIs by type of institution.

Table 36

ATTENDANCE OF GIs BY TYPE OF INSTITUTION

Institution	Percentage of Enrollment
Public	76%
Private	15
Proprietary	9
Total	100%

The distribution of veterans among states is not random. Table 37 provides a breakdown on the number of veterans attending college in each state. The second column gives the ratio of veterans to undergraduate FTE. Veterans are in terms of headcount and a high proportion are part-time students. GIs attending graduate schools are also included. This overestimates the number of GIs relative to the population, but the data

Table 37

VETERANS ATTENDING COLLEGE IN 1973, BY STATE*

State	Number of Veterans in College 1973	Veterans as Percentage of FTE Students	Dollars to Veterans	Veteran Dollars/ FTE
Alabama	17,044	22.10%	$ 42,451,776	$523
Alaska	1,602	27.38	3,565,264	609
Arizona	20,393	33.43	45,449,140	745
Arkansas	7,241	17.14	16,273,158	385
California	225,630	37.20	507,745,445	802
Colorado	19,673	25.09	44,967,528	574
Connecticut	11,719	14.28	23,921,342	291
Delaware	2,639	16.51	5,629,196	352
DC	11,997	34.09	24,907,347	708
Florida	47,969	30.51	108,976,447	693
Georgia	20,867	22.22	48,088,895	512
Hawaii	6,548	27.15	14,495,812	601
Idaho	4,014	16.50	9,674,838	398
Illinois	53,163	20.14	114,051,062	432
Indiana	17,373	13.32	37,116,519	285
Iowa	10,470	13.85	24,647,512	326
Kansas	11,752	15.42	26,521,169	348
Kentucky	11,010	15.05	24,874,629	340
Louisiana	15,175	15.49	35,872,513	366
Maine	3,515	14.64	8,173,781	340
Maryland	21,072	23.84	42,214,988	478
Massachusetts	27,103	13.87	56,653,772	290
Michigan	43,743	18.95	93,007,983	403
Minnesota	18,209	16.57	41,464,545	377
Mississippi	8,585	14.61	20,732,287	353
Missouri	24,303	21.02	53,390,066	462
Montana	3,626	16.56	8,774,637	401
Nebraska	8,479	18.24	18,734,513	403
Nevada	2,851	32.02	6,627,029	744
New Hampshire	3,188	12.86	7,054,120	284
New Jersey	23,653	17.43	48,994,017	361
New Mexico	7,194	23.18	17,114,877	551
New York	66,934	12.83	139,956,346	268
North Carolina	29,261	24.39	70,762,108	590
North Dakota	3,310	14.84	7,845,651	352
Ohio	40,556	15.89	85,675,066	336
Oklahoma	18,561	21.77	42,690,397	501
Oregon	18,331	28.49	43,084,694	670
Pennsylvania	36,527	13.63	76,619,808	286
Rhode Island	5,883	18.82	12,823,670	410
South Carolina	14,101	23.14	33,025,116	542
South Dakota	2,727	12.15	6,503,510	290
Tennessee	19,148	18.21	44,390,118	422
Texas	75,882	24.19	169,690,121	541
Utah	10,420	18.51	25,103,873	446
Vermont	1,186	06.18	2,752,302	143
Virginia	18,817	19.11	39,967,801	406
Washington	29,186	26.78	69,230,129	635
West Virginia	6,092	13.55	14,045,959	312
Wisconsin	21,733	17.22	48,478,595	384
Wyoming	1,823	19.06	4,309,371	450

*From Veterans Administration Summary tapes, FY 1973.

are helpful in estimating the relative differences between states. Vermont, with the highest average cost of attendance in the union, shows the lowest percentage (6%) of veterans to FTE. California leads with a ratio of 37%, the majority of whom are in public schools.

The third column gives a breakdown of dollars to veterans in 1973. The last column provides another estimate of the magnitude of the veterans program by dividing the total number of dollars in the program by the FTE enrollment. California again leads with $802, followed by Arizona ($745) and Nevada ($744); Vermont ($143), New York ($268), and Indiana ($285) bring up the rear.

It has been hypothesized that veterans tend to migrate to lower-cost states. While there are no conclusive data, it appears from our evidence that such a pattern of migration does not exist.

The evidence indicates that any significant decline in the number of veterans will have the most impact on western states, large public colleges, and community colleges. The $1,827 average entitlement does not allow the GI to attend private colleges with an average tuition nearing $2,000 annually. The increased benefits, including a $600 loan, will provide a single GI with roughly $3,000, which is still less than the cost of attendance at most private colleges. Moreover, 69 percent of the GIs have dependents, which increases their cost of living compared to other students.

In 1972-1973 the annual budget for a single veteran was estimated to be $2,847 (~ETS, 1973, p. 50); given $2,200 in benefits, the veteran must still draw $647 from other sources. He is most likely to do this through employment and savings. Ten percent of the veterans participate in guaranteed student loans, while fewer participate in other programs. Table 38 shows the veteran participation in federally funded student aid

Table 38

CALIFORNIA VETERAN PARTICIPATION IN FEDERALLY FUNDED STUDENT AID PROGRAMS
(1971-1972 Academic Year)

Program	Percentage of Veterans Participating
Guaranteed Student Loans	10.1%
College Work-Study Employment	6.4
National Direct Student Loans	5.6
Health Professions Grants	2.4
Law Enforcement Grants	2.1
Law Enforcement Loans	1.9
Equal Opportunity Grants	1.5
Health Professions Loans	1.2

programs. The authors explain this low participation rate in aid programs by suggesting that local student aid officers reserve their funds for students who do not receive help from other sources.

Effects of New Legislation

The basic GI rates have been increased by 22.3 percent. A single veteran received $220 a month under the old system; now he will get $270. A veteran can also more easily qualify for disability connected vocational rehabilitation; he can now receive benefits if he is judged 10 percent disabled. Each veteran or dependent is eligible to receive up to $600 in loans annually. The amount of the loan is based on the cost of attendance and the resources available to the applicant. Estimates of need will be made after all other sources of income and assets, including Title IV aid, have been included. This bill also liberalizes a

veteran's work study allowance. Veterans will be allowed to work 250 hours a year and earn a maximum of $625.

As these improved benefits are enacted, veterans will probably enroll in college at greater rates for the next few years. Moreover, eligibility qualification for benefits have been extended two years, and the number of paid attendance months has been increased to cover five years of attendance instead of four. This trend toward increasing enrollment may be countered by the increasing age of GIs and by an army composed of volunteers rather than draftees.

It can be seen that the GI bill is a major program, the decline of which is going to have a profound influence on the postsecondary community.

Federal Support to Universities and Colleges

The National Science Foundation collects data on federal support for science education and research. NSF accounts for $3.7 billion of aid to institutions; most of the student aid money accounted for goes to graduate students in research and professional education. There was a 7 percent decline in this aid from 1972 to 1973; this loss of $308 million was the first decline since 1970. The expectations are that this will continue as a conscious federal policy (Breneman 1975, p. 31).

Distribution of Funds

This federal aid is distributed to universities, with the predominant funding given to the two coasts. Universities as such attract students of above average academic ability and income levels. The regions receiving the most money are the Pacific and the middle Atlantic, each receiving 32 percent of the total. The leading states were California, New York, Massachusetts, and Pennsylvania; which received 33 percent of the funds and gave 28.3 percent of the nation's degrees. The concentration

of funds is even greater on an institutional basis. Four percent of the institutions receive 67 percent of the funds. The top 100 institutional recipients of federal institutional funds received 65 percent of the total aid and conferred 32 percent of the total degrees. Government support for fellowships and traineeships in the sciences and engineering declined by $101 million, or 26 percent, in 1973.

In 1972, 211,000 full-time students were aided, according to the distribution shown in Table 39.

Table 39

FEDERAL SUPPORT FOR FELLOWSHIPS AND ASSISTANTSHIPS 1972-1973
(Percent)

Type of Major Support	Control of Institution	
	Public	Private
Fellowships/traineeships	17%	34%
Research assistantships	22	19
Teaching assistantships	28	17
Other types	33	31
Total	100%	100%*

*Rounded

The grants are more probable in private institutions, while students in public institutions are more likely to work for their aid.

Trends in Federal Support

Several things are evident from the NSF report. First, federal support for graduate students in the sciences was reduced by $134 million between 1971 and 1973, a nearly 40-percent drop. This drop reflects a change in federal direct support, through fellowships and traineeships, to indirect support, through employment on research projects. Overall, since 1971-1972 the number of federally supported full-time graduate students dropped by 10 percent. It should be noted that graduate science enrollments dropped by less than 2 percent in that same period.

A continuing decline in these sources of aid will be most felt in the universities and wealthier states and by the more well-to-do students. It is not clear what the overall impact on undergraduate access will be if these monies continue to decline. It is clear that it will reduce access to graduate school for students with limited financial resources, and these students, in turn, could well increase demands on OE's student aid programs. Assuming that funding is not available from other sources, this could force the question of whether OE programs should be used to improve access of low-income students to graduate school. The issue of whether the OE should stress the development of educated elites or provide basic access to college for as many people as possible is unresolved at this time.

The Social Security Administration

Social Security provides support for full-time students under 22 years of age attending college or high school. A person is eligible if the parents are eligible for Social Security because they are disabled or retired, or if they are now deceased and were previously eligible. A student cannot earn more than $2,100 and still receive benefits.

There were 635,225 recipients in postsecondary institutions receiving $823 million in the program in FY1973. Based on these figures, the annual grant is estimated to be $1,290. The range of grants reported by the Social Security Administration is between $59 and $109 a month. Seventy-five percent of the recipients attend college, the rest are in precollege programs. The Social Security Administration estimates that 85.5 percent of the recipients are white and 14.5 percent are other races.

Distribution of Funds by Income Category and Type of Institution

An unpublished study done by Social Security provides a national description of students who were Social Security recipients in FY1973. Tables 40, 41, and 42 are based on these data. Table 40 shows the percentage of students receiving Social Security while attending school, by family income (excluding student benefits). Table 41 shows the percentage distribution of recipients attending college by income category and type of institution.

Table 40

PERCENTAGE DISTRIBUTION OF SOCIAL SECURITY BENEFIT RECIPIENTS BY FAMILY INCOME

Income*	High School	Vocational/ Technical	College
$0-$5,999	73%	65%	49%
$6,000-$8,999	17	20	20
$9,000-$12,499	7	11	17
$12,500+	4	4	14
Total†	100%	100%	100%

*The family income figures do not include income to the student from Social Security.

†Rounded.

Table 41

PERCENTAGE DISTRIBUTION OF SOCIAL SECURITY BENEFIT RECIPIENTS ATTENDING COLLEGE, BY INCOME

Income	Public Four-Year	Public Two-Year	Private Four-Year	Private Two-Year
$0-$5,999	56%	74%	48%	Sample
$6,000-$8,999	13	10	12	too small
$9,000-$12,499	15	11	21	to record
$12,500+	14	6	20	
Median Income	$6,330	$4,550	$7,330	

The median family income of Social Security students is low. It is $6,130 for college students, $3,930 for high-school students, and $4,620 for vocational/technical students. The medians would be increased by approximately $1,000 if the $100 a month allowed in student benefits were added to the income.

The median income of Social Security students attending two-year public colleges is comparable to those attending vocational/technical schools. If the Social Security were counted as family income, the majority of Social Security recipients would be eligible for aid.

Table 42 presents the states in rank order according to the percentage of the FTE students receiving Social Security. The percentages give a relative position, the absolute magnitude is overstated because there is no way to delete the Social Security recipients attending vocational schools.

There is no ready explanation for the ranking of the states. Southern states tend to be at the head of the list, but there is no clear order after that. There is a difference of 3.6 between Maine at the head of the list and Utah at the bottom.

Table 42

PERCENTAGE OF FTE STUDENTS RECEIVING
SOCIAL SECURITY BENEFITS BY STATE

State	Percent	State	Percent
Maine	12.63%	New York	6.94
Arkansas	12.59	Hawaii	6.78
Alaska	10.98	Texas	6.53
Mississippi	10.98	Wisconsin	6.45
South Carolina	10.41	Iowa	6.44
Alabama	10.15	Nevada	6.43
Louisiana	10.01	Wyoming	6.43
New Jersey	9.80	Connecticut	6.40
Virginia	9.60	Oregon	6.39
North Carolina	9.11	Maryland	6.32
Florida	8.86	Idaho	5.98
Kentucky	8.42	Michigan	5.97
West Virginia	8.38	Delaware	5.96
Missouri	8.21	Rhode Island	5.94
Georgia	8.16	Washington	5.81
Montana	8.01	Massachusetts	5.47
Pennsylvania	7.99	Oklahoma	5.35
Minnesota	7.82	Arizona	5.20
North Dakota	7.75	California	5.16
New Mexico	7.73	Colorado	5.00
Indiana	7.66	New Hampshire	4.94
South Dakota	7.37	Kansas	4.85
Illinois	7.28	Vermont	4.37
Nebraska	7.22	DC	3.88
Ohio	7.02	Utah	3.46
Tennessee	7.01		

The $800 million in Social Security funds available for postsecondary education is a significant help for some low-income students attending college. There is no sign of a decrease, but an increase could follow the broader eligibility requirements for Social Security in general.

State Programs of Student Aid

The variation among states makes it difficult to summarize the student aid programs that they provide. The following narrative gives some of the program highlights. All information is from Joe Boyd's survey (1975).

Distribution of Funds

In 1974-1975, 797,000 students were aided by state-aid programs, with a payout of $457 million, for an average individual award of $572. Five states account for nearly 70 percent of the total award dollars, as shown in Table 43.

Table 43

MAJOR STATE PROGRAMS OF STUDENT AID

State	Recipients	Millions of Dollars	Percent
New York	269,000	$108.5	23.73%
Pennsylvania	107,871	73.2	16.02
Illinois	90,000	63.2	13.84
California	47,320	41.1	8.99
New Jersey	48,508	27.6	6.04
	562,699	$313.6	68.62%

These figures include comprehensive programs only. Most states have categorical programs, including medical training grants, aid for military dependents, veterans, dependents of firemen and lawmen killed in action, and the blind, and various programs to develop specially trained manpower for state needs.

The results of this section are only suggestive and are not from a validated source; however, the median family income of student recipients in Boyd's survey is approximately $9,000. The range is from $4,300 to $13,400, and the mode falls in the area of $7,000. Aid recipients in state programs that are scholarship-based report a higher income than recipients in need-based programs. The modal maximum grant is $1,000, with a range from $185 to $3,400, and the effective range is $200-$1,500.

Only 12 of the states allow for-profit schools to receive grants.

Only 13 of the programs allow part-time students to participate, while 11 programs ban two-year colleges. Only 10 programs allow graduate students to participate. A number of smaller categorical programs sponsored by states are not included here.

Trends in State Comprehensive Programs

The comprehensive programs described in Joe Boyd's study totaled $341 million in 1973, even though 14 states and territories had no program. The availability of state grants is increasing, both in terms of dollars and geographic distribution. Currently, five states do not have a program, and nine have a program pending. It is reasonable to assume that the availability of State Student Incentive Grants (SSIG) is responsible for these states developing comprehensive student aid programs.

Boyd asked the state financial aid directors in 1974 about the impact of SSIG on their programs. Eighteen reported increases of state funding, nine reported none or very little impact, and the remainder reported that it helped with administrative problems or other improvements in programs. Those who reported no impact were either states that already had major student aid programs and were overmatched, or received such a small grant that it had no impact. The latter was generally the case in the territories.

Department of Defense

DoD provides aid to students through two programs. First and best known is ROTC which has the following enrollment projections:

FY1973	FY1974	FY1975	FY1976	FY1977
67,872	57,331	60,924	66,546	67,706

There are two basic options in ROTC. The first, called the Scholarship Option, provides up to four years of paid tuition, fees, books, and a $100 monthly stipend. There are 6,500 of these annually. The graduate has a four-year active military obligation at the end. The second option pays the student $100 a month for his junior and senior years; in return the student must serve either three months active duty with six years active reserve, or two years active duty with four years inactive reserve.

The other program legislated in 1972 is the Health Professionals Scholarships. They gave 1,552 scholarships to students training in health professional areas. These students are in the reserves during their enrollment and serve obligatory forms of duty upon graduation. The program is authorized to provide 5,000 of these annually through 1977.

ROTC is currently conducted at 383 colleges and universities throughout the nation. There are both scholarship and nonscholarship, as well as two-year and four-year ROTC programs. Both scholarships and subsistence allowances are used. Scholarships are awarded to students who exhibit potential ability and interest in fields of projected service needs.

The military services also send full-time officers and enlisted men to civilian colleges to upgrade their skills. The following enrollees are projected through 1977:

FY1973	FY1974	FY1975	FY1976	FY1977
4,582	4,109	3,924	3,792	3,775

The service pays students in a degree completion program and in return demands a service payback from the individual. In 1975, 4,972 military personnel took part in such a program. The services have just started a program to pay for graduate education in law.

The costs to the military for education in civilian schools, including pay of students and direct costs, are estimated in Table 44.

Table 44

DEPARTMENT OF DEFENSE STUDENT AID PROGRAMS IN 1975

Graduate education	$ 76,746,000
Other education	82,494,000
Civil schooling, nondegree	22,668,000
ROTC	48,763,000
Health Professional Degree	9,642,000
Other Health Professional Acquisition	32,037,000
Armed Forces Health Scholarship Program	29,496,000
Total	$301,846,000

The GI Bill can also be used to pay the expenses of armed forces members attending school on a volunteer off-duty basis. In 1973, the last year for which there are complete figures, 163,880 servicemen were enrolled in precollege courses voluntarily, and 34,464 were in college degree courses on their own.

Military in-service training programs have not been included in this assessment, nor have the service schools that enroll 17,757 undergraduate

officer candidates. There appears to be renewed interest in military programs, not only for the educational benefits but for the assurance of job opportunities. This would be influenced by changes in the employment market.

Institutional Aid

According to the tripartite application form, institutions provided over $1 billion of student aid in FY1973. These funds are used as a matching source for federal programs as well as for the institutions' own purposes. As Table 45 shows, institutional aid is not available on an even basis to all types of institutions.

Table 45

INSTITUTIONAL AID

Type of Institution	Institutional Aid	Institutional Aid As a Percent of Total	Enrollment As a Percent of Total
Public four-year	$ 488,869,886	47.0%	54.0%
Public two-year	49,540,728	4.7	20.0
Private four-year	496,757,240	47.0	24.0
Private two-year	11,322,675	1.0	1.4
Total	$1,046,490,529	100.0%*	100.0%*

*Rounded.

These funds are most likely to be received by students in private four-year institutions, and least likely in public two-year. This factor will limit the participation of public two-year institutions in any program that demands matching funds.

Aid from All Sources

Table 46 indicates the magnitude of aid from all sources going to each state. It is broken down into programs sponsored by the Office of Education in the first column and those from all other federal sources in the second column. These represent direct cash transfers for student in postsecondary education. State aid and institutional aid are shown in columns 3 and 4.

The various programs of aid overlap to some degree and, in the aggregate, influence the price that a potential student must pay to attend college. The cumulative effects of these programs are most concentrated on students in the lower income groups. Students in the southern and western states seem to benefit most from these programs. Finally, students in public colleges instead of private are more likely to benefit from student aid.

Phasing out of the GI Bill will reduce the funding for low-income students, expecially those who are older and enrolled in part-time programs. Social Security provides important funding for students from low-income families. If Social Security were treated as family income, they would be eligible for much more aid from the OE programs than is the case if Social Security is treated as student aid. The state programs appear, in many cases, to overlap most closely with OE programs in terms of target population. For the most part, the NSF programs have a direct impact on graduate students, but decreases in the funding levels could influence the demand for OE programs by graduate students.

Table 46

NATIONAL SUMMARY OF STUDENT AID

	OE Aid*	Other Federal†	State Aid‡	Institutional Aid§	Total Aid**	Total Aid/ FTE††	Total Aid/ Gross Need‡‡	OE, State, and Institutional Aid/ Gross Need§§
Total	$1,605,914,250	$3,091,127,932	$341,132,803	$1,045,654,433	$6,083,829,418	$ --	--	--
Average	31,488,515	60,610,352	6,688,878	20,503,028	119,290,773	1,111	0.8685	0.4272
Minimum	599,449	3,862,918	0	693,303	6,278,945	793	0.4799	0.1831
Maximum	215,887,795	565,856,829	122,400,000	96,313,252	814,053,443	1,378	1.2867	0.7990
State								
Alabama	23,458,557	53,589,944	0	11,628,305	88,676,806	1,092	1.0931	0.4325
Alaska	599,449	4,231,840	754,353	693,303	6,278,945	1,073	0.5617	0.1831
Arizona	11,649,462	51,101,964	0	19,457,702	82,209,128	1,348	1.2867	0.4869
Arkansas	11,588,250	21,408,598	0	5,007,229	38,004,077	900	1.0232	0.4468
California	132,721,936	565,856,829	26,708,236	88,766,442	814,053,443	1,285	1.0634	0.3242
Colorado	22,595,649	50,672,552	0	27,198,498	100,466,699	1,281	0.9093	0.4507
Connecticut	35,091,339	33,016,486	0	19,286,237	87,394,062	1,065	0.7981	0.4966
Delaware	2,940,654	7,108,556	0	3,286,268	13,335,478	834	0.8925	0.4168
DC	8,441,257	26,690,227	0	13,359,106	48,490,590	1,378	0.5714	0.2569
Florida	40,288,062	128,356,199	713,145	33,774,492	203,131,898	1,292	1.0408	0.3831
Georgia	23,727,749	59,051,815	0	14,003,069	96,782,633	1,030	0.9775	0.3811
Hawaii	3,936,001	16,851,852	0	2,865,274	23,653,127	981	1.2271	0.3528
Idaho	5,659,031	11,867,406	0	3,901,683	21,428,120	881	0.7998	0.3569
Illinois	78,945,274	143,705,798	51,200,000	63,235,147	337,086,219	1,277	0.8621	0.4946
Indiana	41,871,159	49,661,455	8,225,281	36,770,967	136,528,862	1,047	0.8905	0.5666
Iowa	32,660,737	31,859,936	4,233,154	20,915,996	89,669,823	1,186	0.9281	0.5983
Kansas	21,111,687	32,315,337	1,145,992	16,984,076	71,557,092	939	0.9810	0.5380
Kentucky	20,110,653	32,746,445	0	16,826,515	69,683,613	952	1.2674	0.6718
Louisiana	22,833,986	46,654,521	0	11,410,006	80,898,513	826	0.9490	0.4017
Maine	8,945,842	10,868,181	150,000	4,516,395	24,480,418	1,019	0.6036	0.3357
Maryland	24,491,452	51,260,748	10,343,750	16,493,199	102,589,149	1,160	0.9983	0.4995
Massachusetts	49,742,619	72,506,484	7,948,750	58,405,226	188,603,079	965	0.5051	0.3109
Michigan	48,768,000	117,260,839	13,555,408	38,074,446	217,658,093	943	0.7944	0.3664
Minnesota	40,824,218	53,056,777	4,656,174	21,673,317	120,210,486	1,094	0.9152	0.5113
Mississippi	19,192,934	27,781,135	0	10,060,261	57,034,330	970	1.1612	0.5956
Missouri	28,122,794	65,571,994	0	25,282,283	118,977,071	1,029	0.8496	0.3814
Montana	7,873,979	11,318,317	0	4,401,940	23,594,236	1,077	0.8933	0.4648
Nebraska	14,932,732	22,465,401	0	8,125,063	45,523,196	979	0.8141	0.4123
Nevada	1,749,045	7,759,749	0	2,577,260	12,086,054	1,357	1.0517	0.3765
New Hampshire	6,081,193	8,832,304	0	8,630,696	23,544,193	949	0.5022	0.3138
New Jersey	54,319,697	71,090,441	0	17,047,129	141,457,267	1,043	0.7569	0.3765
New Mexico	7,343,458	20,096,197	0	4,035,643	31,475,298	1,014	0.9933	0.3591
New York	215,887,795	198,140,042	122,400,000	96,313,252	632,741,089	1,213	0.7474	0.5134
North Carolina	29,637,102	84,870,156	0	23,494,583	138,001,841	1,150	0.9687	0.3729

Table 46 (Concluded)

State	OE Aid*	Other Federal†	State Aid‡	Institutional Aid§	Total Aid**	Total Aid/ FTE††	Total Aid/ Gross Need‡‡	OE, State, and Institutional Aid/ Gross Need§§
North Dakota	$ 14,114,962	$ 10,035,099	0	$ 2,884,364	$ 27,034,425	$1,212	1.2706	0.7990
Ohio	59,941,497	113,727,002	$16,000,000	47,654,862	237,323,361	930	0.7929	0.4129
Oklahoma	15,946,256	49,346,413	0	18,507,749	83,800,418	983	0.8262	0.3397
Oregon	16,309,748	49,805,766	1,295,274	13,895,611	81,306,399	1,264	0.9334	0.3616
Pennsylvania	116,789,982	109,046,704	58,532,049	42,323,652	326,692,387	1,219	0.7749	0.5163
Rhode Island	12,468,903	15,441,686	539,400	12,834,509	41,284,498	1,321	0.7598	0.4756
South Carolina	10,647,379	40,709,276	150,000	8,391,728	59,898,383	983	0.8381	0.2685
South Dakota	10,640,213	8,569,942	0	4,291,421	23,501,576	1,047	0.8639	0.5488
Tennessee	24,984,354	53,750,934	1,170,771	17,312,800	97,218,859	925	0.8460	0.3783
Texas	70,065,467	200,530,129	3,000,000	54,767,829	328,363,425	1,047	1.0404	0.4050
Utah	10,411,000	28,035,185	0	6,219,520	44,665,705	793	0.5917	0.2203
Vermont	4,782,171	3,862,918	2,380,343	5,990,967	17,016,399	887	0.4799	0.3709
Virginia	55,920,655	52,468,425	0	13,527,572	121,916,652	1,238	1.1566	0.6588
Washington	26,390,207	80,030,265	684,200	17,683,110	124,787,782	1,145	1.0276	0.3686
West Virginia	14,247,408	19,545,079	425,000	7,685,433	41,902,920	932	1.0754	0.5738
Wisconsin	42,534,118	61,330,899	4,921,523	18,490,099	127,276,639	1,009	0.7585	0.3930
Wyoming	2,576,178	5,266,275	0	4,692,199	12,534,652	1,310	0.9516	0.5518

*SEOG, CWS, NDSL, and GSL dollars obligated FY1972 and allocated FY1973 (Factbook). Dollars to graduate students, students attending proprietary schools, and dollars loaned by colleges acting as lenders were subtracted from the Factbook's GSL data.

†Social Security and veteran benefits to college students (U.S. Dept. HEW, Social Security Administration, Office Research and Statistics FY1973 and Veteran benefits, 1973. Monthly awards were multiplied by 9.5 to produce the yearly amount given.

‡State aid 1972-1973 ("Undergraduate Comprehensive State Scholarship Grant Programs" by Joseph Boyd).

§Institutional aid FY1973 (Tripartite tape, FY1973).

**The sum of OE aid, other federal, state, and institutional aid FY1973.

††Total aid divided by full-time equivalent (FTE) undergraduate degree credit students FY1973 [FTE is from Higher Education General Information Surveys (HEGIS) TRNST73B].

‡‡Total aid, Column 5, as a percent of gross need. For dependent students, gross need equals direct educational costs (tuition and fees plus books and supplies) plus meals and housing minus parental contribution and self-support. For independent students, gross need equals direct educational costs and maintenance budget minus annual income.

§§Since social security and veteran benefits may be regarded as entitlements, they are not included as aid here.

Summary and Conclusions

- The non-OE student aid programs provided $5.7 billion of student aid in FY1973.

Veterans

- In FY1973 the Veterans Administration provided $3.2 billion of student aid to nearly 1.5 million students.
- GIs differ from other undergraduates in a number of ways:
  - The average age for a veteran attending college was 28 in FY1973; thus he is older than the average undergraduate.
  - The family income of veterans is lower than that of college students in general.
  - Veterans are from more disadvantaged backgrounds than other students.
  - Veterans are more likely to be minority.
- Of the veterans, 10 percent participate in the Guaranteed Student Loan program, while fewer participate in other aid programs.
- Of the veteran trainees in higher education, 81 percent are in public colleges, compared to 74 percent of all FTE undergraduates.
- Of the total GI enrollment, 36 percent are in community colleges, while only 20% of the FTE undergraduates are enrolled there.
- Any significant decline in the number of veterans will have the most impact on western states, large public colleges, and community colleges.

Federal Support to Universities and Colleges

- The NSF accounted for $3.7 billion of aid to institutions in FY1973; most of this money went to graduate students in research and professional education.
- Of the institutions, 4 percent receive 67 percent of the funds.
- The federal aid is distributed mainly to universities in the Pacific and the middle Atlantic regions.
- Private colleges received, on the average, smaller grants than public.
- Federal support for graduate students in the sciences declined $134 million between 1971 and 1973, nearly a 40-percent reduction.
- Since 1971-1972, there has been a 10-percent overall decrease in the number of federally supported full-time graduate students.
- Continuing decreases will affect the universities in the wealthier states and the more well-to-do students most directly.

Social Security

- Over 600,000 students in postsecondary institutions received $823 million in Social Security benefits during FY1973.
- For FY1973, the median income of Social Security recipients attending college is:

  - $4,550 for public two-year institutions
  - $6,330 for public four-year institutions
  - $7,330 for private four-year institutions.

  The medians would be increased by approximately $1,000 if the $100 a month allowed in student benefits were included.
- The percentage of FTE students receiving Social Security benefits varied between states. Less than 5 percent of the FTE students in New Hampshire, Kansas, Vermont, D.C., and Utah received Social Security benefits, compared to over 12 percent in Maine and Arkansas.

State Programs of Student Aid

- In 1974-1975 nearly 800,000 students were aided with $457 million from state comprehensive programs.
- The average individual grant was $572.
- Five states; New York, Pennsylvania, Illinois, California, New Jersey; account for nearly 70 percent of the total award dollars.
- The availability of state grants is increasing in both dollars and geographic location.

Department of Defense

- The DoD student aid programs cost the military an estimated $301,846,000 in 1975; including pay to students and direct costs.
- ROTC projected enrollment is 66,546 in 1976 and 67,706 in 1977.
- 5,000 health professional scholarships are authorized annually through 1977, and over 3,000 full-time officers and enlisted men are expected to enroll in civilian colleges each year in FY1975, FY1976, and FY1977.

Institutional Aid

- Over $1 billion dollars were provided in institutional aid during FY1973.
- These funds were most likely to be received by students in private four-year institutions and least likely in public two-year.

V ACHIEVING NATIONAL STUDENT ASSISTANCE OBJECTIVES

As mentioned throughout this report, the primary purpose or objective of the Office of Education's higher education assistance programs is to remove the financial barriers that might otherwise keep qualified individuals from receiving some form of postsecondary education. It is unclear from the current debate on student aid what this goal means exactly; different constituencies have implicitly defined the goal in different ways. Therefore, it is difficult to assess the degree to which this general objective is being achieved by the present student aid programs. Even more difficult is the formulation of alternative student aid packages to increase the achievement of the goal, "remove the financial barriers." Before attempting to formulate alternative student aid packages, several alternative statements of goals should be examined.

The federal government has three broad levels of control over the distribution of student aid:

- The total number of dollars appropriated.
- The proportion of the total aid split between alternative programs.
- The rules and regulations governing each individual program.

Beyond these parameters, the actual distribution of federal student aid dollars depends upon the decisions made by administrators at thousands of colleges and universities and by millions of students and potential students. The basic problem confronting the federal government is to manipulate the distribution of student aid across categories of institutions and students in ways that will achieve a desired objective.

The earlier chapters of this report have described in detail the current distributions of federal student aid programs. In this chapter, these distributions will be examined with respect to alternative national objectives, and efficient packages of aid will be formulated. The efficient student aid packages are derived so that each package represents the minimum level of federal dollars needed to meet a specific objective, given the estimated response of student aid officers and students. Each package is described in terms of the decision parameters outlined above: total dollars, program mix, and individual program regulations. As noted in earlier chapters, alternative sources of data used for the income distribution of students and aid recipients, alternative procedures for including independent students, and the disaggregation of the analysis by state will lead to different need and expected aid distributions. In this chapter, the distribution of dependent students by parental income categories as reported in the Tripartite Student Aid Applications is used, independent students are excluded, and national aggregate data are used. Alternative parental income distributions could be used and independent students could be included in a variety of ways. The basic approach would remain the same.

Specification of Student Aid Objectives: Calculating Financial Need and Preference Weighting

Quantifiable objectives are useful criteria for assessment in evaluating alternative packages of student aid programs. Since financial need is a nebulous concept subject to a variety of interpretations, it is helpful to separate the specifications of possible objectives into two components:

- The procedure for calculating financial need.
- The preference weighting given to students with different characteristics.

In previous chapters, gross financial need (for dependent students) has been defined as the total cost of attendance minus the expected parental contribution and the student's own contribution. This definition is certainly the basic, accepted approach to calculating financial need. However, for purposes of federal policy, other definitions may be more appropriate. For instance, financial need may be defined to equal:

- The total cost of attendance minus tuition, expected parental contribution, and the student's own contribution. The argument for this definition might be that tuition expenses should be covered from institutional and state resources and not by the federal government.
- The total cost of attendance, with tuition set at the level of the average public four-year institution in the nation regardless of the type of institution attended, minus expected parental contribution and the student's own contribution. This definition of financial need may be favored by groups concerned about public subsidization of private tuition.
- The total cost of attendance minus expected parental contribution, the student's own contribution, and the expected amounts of institutional and state aid available. The rationale for this definition is that the federal government should attempt to make financial assistance available that will supplement other sources of aid in a way that leads to achievement of national objectives.

These alternatives illustrate some of the variations that are consistent with different ideas about the federal government's role in providing aid to students. In addition, all of these definitions can be varied through the specification of a particular expected family contribution schedule, and the federal government may choose to include such a schedule in the rules and regulations for each aid program. Table 47 shows the distribution of current OE funds along with distributions of financial need for each of these alternative definitions.

The second component of student aid objectives specifies preference weightings for different types of students. Since federal aid will most likely be insufficient to meet the needs (however defined) of all students (and potential students), either all students will have to receive some

Table 47

DISTRIBUTIONS OF CURRENT OFFICE OF EDUCATION PROGRAMS AND ALTERNATIVE DEFINITIONS OF FINANCIAL NEED
(Percentages)

Type of Institution	Family Income	Current OE Programs	Gross Need	Need Less Tuition	Need Less Tuition at Average Public Four-Year Institution	Need Less Institutional and State Aid
Public four-year	$0-$6,000	20.8%	15.1%	22.2%	21.1%	12.7%
	$6,000-$9,000	11.7	13.9	19.8	19.5	14.2
	$9,000-$12,000	7.7	13.4	18.4	18.7	15.4
	$12,000+	9.0	0.0	0.0	0.0	0.0
Public two-year	$0-$6,000	8.9	4.9	7.1	6.8	5.0
	$6,000-$9,000	4.5	4.4	6.1	6.1	5.0
	$9,000-$12,000	2.8	3.2	4.3	4.5	3.9
	$12,000+	2.4	0.0	0.0	0.0	0.0
Private four-year	$0-$6,000	10.6	10.2	7.2	7.2	7.5
	$6,000-$9,000	6.6	10.4	6.8	7.0	9.6
	$9,000-$12,000	4.7	11.3	6.8	7.4	12.8
	$12,000+	7.5	11.2	0.0	0.0	12.0
Private two-year	$0-$6,000	1.4	0.7	0.5	0.6	0.6
	$6,000-$9,000	0.7	0.6	0.5	0.5	0.6
	$9,000-$12,000	0.4	0.5	0.4	0.4	0.6
	$12,000+	0.3	0.1	0.0	0.0	0.1
All institutions	$0-$6,000	41.7	30.9	37.0	35.7	25.8
	$6,000-$9,000	23.5	29.3	33.2	33.1	29.4
	$9,000-$12,000	15.6	28.4	29.9	31.0	32.7
	$12,000+	19.2	11.3	0.0	0.0	12.1

equal proportion of their need, or preferences will have to be given to certain types of students. The most likely characteristic upon which preferences are made is family income. It is difficult to imagine that the federal government would propose student aid programs that gave preference to male students over female students or to white students over black students. On the other hand, it is conceivable that preference might be given to poor students over those from higher-income families. The federal government may be more concerned with providing financial assistance to the lowest-income student than to middle- and high-income students.

By formulating national student aid objectives in terms of these two components, financial need and income preference weightings, one can quantify a variety of goals that would be consistent with several diverse viewpoints about the role of the federal government in providing student aid. In addition, current programs can be examined with respect to these explicit objectives and alternative aid packages can be formulated that will achieve the goals with the least amount of federal resources.

Alternative Distributions of Need and the Distribution of Current Office of Education Programs

An examination of current program distributions with respect to the different definitions of financial need provides a base for the formulation of alternative programs. Table 47 compares the current distribution of OE programs (SEOG, CWS, NDSL, GSL, and BEOG) across institutional and parental income categories with the distribution of financial need under alternative definitions. The aggregate distributions for all institutions by family income categories show that the current OE programs distribute proportionally more funds, relative to

any of the need definitions, to the lowest ($0-$6,000) income students and the highest ($12,000+) income students, while the middle ($6,000-$12,000) income students receive less aid relative to financial need. Since these need definitions may be inappropriate, this result does not mean that the current programs are undesirable. Table 47 does imply that if one of the specified financial need definitions is appropriate for defining future student aid objectives, and all students are to be given equal preference, then the current package of OE programs may not be an efficient means of accomplishing these national objectives.

If the definition of financial need (less tuition) is used and if the following preference for low-income groups is imposed:

Parental Income	Preference
$0-6,000	100% of need is to be met
$6,000-$9,000	70% of need is to be met
$9,000-$12,000	50% of need is to be met
$12,000+	No preference

then the current set of programs matches the objective more closely for the $0-$12,000 income categories. Only the highest income category receives an amount of aid inconsistent with the above objective.

Before developing a methodology for constructing alternative packages of student aid programs to achieve specified objectives, the distributions of individual aid programs should be examined briefly. The five OE programs are illustrated in Table 48. Since these distributions are quite different from one another, it may be possible to achieve certain objectives by simply re-allocating funds among the existing programs rather than designing new programs.

Table 48

DISTRIBUTION OF STUDENT AID FUNDS 1972-1973

Type of Institution	Family Income	Total Gross Need (millions of dollars)	Percent	SEOG Thousands of Dollars	SEOG Percent	CWS Thousands of Dollars	CWS Percent	NDSL Thousands of Dollars	NDSL Percent	GSL Thousands of Dollars	GSL Percent	BEOG Thousands of Dollars	BEOG Percent	All Programs Thousands of Dollars	All Programs Percent
Public four-year	$0-$6,000	$886	15.1%	$52,839	34.7%	$65,367	27.5%	$57,694	18.5%	$105,853	15.1%	$74,732	23.8%	$356,485	20.8%
	$6,000-$9,000	818	14.0	21,706	14.3	33,237	14.0	46,058	14.8	65,129	9.3	34,320	11.2	201,450	11.7
	$9,000-$12,000	785	13.4	8	0	16,509	7.0	27,461	8.8	69,295	9.9	18,751	6.0	132,024	7.7
	$12,000+	--	--	2	0	7,488	3.2	18,163	5.8	122,426	17.4	6,440	2.0	154,519	9.0
Public two-year	$0-$6,000	287	4.9	12,847	8.4	21,929	9.2	7,173	2.3	59,251	8.4	51,255	16.3	152,455	8.9
	$6,000-$9,000	257	4.4	4,313	2.8	10,612	4.5	4,114	1.3	33,926	4.8	24,958	9.9	77,923	4.5
	$9,000-$12,000	190	3.2	0	0	4,733	2.0	2,375	0.8	28,917	4.1	12,545	4.0	48,570	2.8
	$12,000+	--	--	0	0	2,142	0.9	1,629	0.5	32,716	4.7	4,217	1.4	40,704	2.4
Private four-year	$0-$6,000	596	10.2	37,466	24.6	29,900	12.6	40,995	13.2	37,503	5.3	35,782	11.4	181,646	10.6
	$6,000-$9,000	611	10.4	19,992	13.1	18,881	7.9	32,845	10.6	24,783	3.5	17,432	5.6	113,933	6.6
	$9,000-$12,000	663	11.3	0	0	11,513	4.8	29,760	9.6	29,915	4.3	9,417	3.0	80,605	4.7
	$12,000+	659	11.2	0	0	8,930	3.8	36,484	11.7	79,486	11.3	3,256	1.0	128,156	7.5
Private two-year	$0-$6,000	38	0.6	2,266	1.5	3,321	1.4	2,813	0.9	4,258	0.6	10,919	3.5	23,567	1.4
	$6,000-$9,000	36	0.6	925	0.6	1,713	0.7	1,802	0.6	2,722	0.4	5,294	1.7	12,456	0.7
	$9,000-$12,000	31	0.5	0	0	780	0.3	1,101	0.4	2,634	0.4	2,868	0.9	7,383	0.4
	$12,000+	5	0.1	0	0	399	0.2	765	0.2	3,671	0.5	993	0.3	5,828	0.3
Total	$	$5,862*	100.0%	$152,364	100.0%	$237,444	100.0%	$311,232	100.0%	$702,485	100.0%	$314,179	100.0%	$1,717,704	100.0%

*Based on the following expected family contribution schedule:

$0-$6,000	= $ 270
$6,000-$9,000	= $ 410
$9,000-$12,000	= $ 515
$12,000+	= $2,250

The Analytical Model

Financial aid packages developed in this chapter are constructed as efficient combinations of OE student aid programs. A student aid package is defined as "efficient" when the particular objective is achieved with the least amount of total aid. The least-cost approach is necessary since the federal government does not have complete control over the distribution of student aid. As mentioned before, the decisions and actions of many organizations and individuals strongly influence the actual aid distribution. From the federal government's perspective, it is advantageous to minimize factors that tend to distribute more aid to some sectors than is necessary to meet national objectives.

To determine the least-cost package of aid it is appropriate to structure the computational model as a linear programming (LP) problem. The objective is to minimize the sum of the dollars appropriated to each of the individual student aid programs. The constraints are structured to ensure that a specified measure of financial need is met for each of the 16 institutional and family income categories. The LP model is formally described in Table 49. The LP variables (the X's) represent the dollars of aid that should be appropriated to each program in the package to efficiently accomplish a specified objective.

The basic structure of the model shown in Table 49 can be used to calculate the degree to which any particular package of aid might meet the levels of need across the 16 institutional/income sectors. These calculations can be done fairly easily by hand without a linear programming computer program. All the a_{ij}'s shown in Table 49 are given in Table 48. For example, $a_{11} = 0.238$, $a_{12} = 0.347$, and $a_{161} = 0.003$. With these coefficients (the a_{ij}'s) and specified levels of aid in each of the programs (the X's), it is simply a matter of multiplication to calculate the expected amount of aid distributed to each sector, which can then be compared to the levels of need. For example, a package of $100 million

Table 49

THE LINEAR PROGRAMMING MODEL

Minimize: $X_1 + X_2 + X_3 + X_4 + X_5$

Subject to: $a_{11}X_1 + a_{12}X_2 + a_{13}X_3 + a_{14}X_4 + a_{25}X_5 \geq Y$

$a_{21}X_1 + a_{22}X_2 + a_{23}X_3 + a_{24}X_4 + a_{25}X_5 \geq Y_2$

$a_{161}X_1 + a_{162}X_2 + a_{163}X_3 + a_{164}X_4 + a_{165}X_5 \geq Y_{16}$

where:

X_1 = BEOG dollars

X_2 = SEOG dollars

X_3 = CWS dollars

X_4 = NDSL dollars

X_5 = GSL dollars

Y_1 = Financial need - Public four-year - $0-$6,000 family income

Y_2 = Financial need - Public four-year - $6,000-$9,000 family income

Y_{16} = Financial need - Private two-year - $12,000+ family income

a_{11} = Proportion of BEOG dollars going to public four-year, $0-$6,000 family income students

a_{12} = Proportion of SEOG dollars going to public four-year, $0-$6,000 family income students

a_{165} = Proportion of GSL dollars going to private two-year, $12,000+ family income students.

in each of the five aid programs would result in $119.6 million of aid being distributed to students with parental incomes less than $6,000 attending public four-year institutions (0.238 x 100 + 0.347 x 100 + 0.275 x 100 + 0.185 x 100 + 0.151 x 100 = 119.6). This procedure can be done over and over again with different amounts of aid in each program until a desired level of need is met in each of the institutional/income sectors. However, it would be difficult if not impossible to determine by hand if the specified package of aid is efficiently meeting the desired level of need. That is, another package of federal programs may meet the same levels of need but with a smaller total amount of aid. Linear programming techniques have been used to provide the capability of determining the most efficient, or least-cost, package of aid.

As outlined below, the solution to the LP model yields several types of information useful for policy analysis:

- The minimum total federal cost required to accomplish a particular objective. This minimum cost is simply the solution value to the LP problem.
- The distribution of the total federal dollars across the five programs. The levels of the five activities (the Xs) indicate the number of dollars that should be appropriated to each program in order to accomplish the specified objective at a minimum cost. This information indicates how the aid should be packaged at the federal level.
- The slack in the distribution process. Given the preferences of students and institutional aid officers for different types of aid and the competitiveness of institutions for student aid funds, it is likely that more money than needed will be channeled to some institutional and income categories before other sectors can receive sufficient funds to meet their student aid needs. Although current programs might be modified to be more consistent with the desired objectives, the changes are likely to be relatively small in the short run. Therefore, the past distribution patterns of student aid will exert a strong influence on future distributions and substantial amounts of "slack" are likely to result. The slack can be calculated directly as the difference between the LP solution value (the minimum total federal cost) and the total amount of financial need as specified by the objective.

- The identification of institutional/family income categories for which it is most difficult to meet financial needs. The shadow prices (calculated from the LP solution) indicate the number of total federal dollars that could be saved if the need in the sector least likely to receive aid were reduced by $1. If these shadow prices are of significant magnitude, further study should be undertaken to determine how the program(s) should be altered to shift the distribution appropriately.

Significant changes in the funding level of any of the student aid programs would obviously result in a different distribution of aid across institutional and parental income categories. Also, enrollment would probably be induced by significant increases in the level of funding. An iterative procedure to incorporate these behavioral changes into the analytical model has been formulated. The procedure is to determine the optimal level and distribution of the student aid programs assuming the current program distributions; then to simulate the distribution for each program with the new level of funding; finally to repeat the first step, using the new distribution percentages. The model developed for simulating the distribution of student aid programs across states, institutional categories, and parental income categories is described and illustrated in an accompanying research memorandum. The iterative procedure will approximate the induced enrollment effects and the changes in each program's distribution resulting from certain program specifications (maximum grant sizes especially) as well as the level of funding.

Also with the analytical model described in this chapter, it is possible to calculate the degree to which specified objectives can be met with the current level and mix of student aid programs. Two alternative ways of examining current programs are:

- To calculate the percentage of financial need met with the current program and the current level of funding.
- To calculate the percentage of financial need met with the optimal program mix and the current level of funding.

Alternative Packages of Federal Student Aid

The purpose of the analytical model is to calculate "efficient" packages of federal student aid programs. In this section, several packages of federal aid are formulated for alternative objectives. Table 50 shows several alternative packages and their characteristics. The distribution slack is given in the seventh column. On the right are the constraining sectors, including type of institution, parental income, and shadow prices that indicate the federal dollars that could be saved if the need in the sector least likely to receive aid were reduced by $1. To place these alternative packages in perspective, the 1973-1974 package with its distribution across the five programs is given at the top of the table. Currently, approximately 44 percent of the aid is distributed as grants (BEOG and SEOG), 38 percent as loans (NDSL and GSL), and the remainder, 18 percent as workstudy aid (CWS).

The first part of this analysis attempts to construct efficient federal aid packages simply by changing the mix of current programs. For short-run policy formulation, this approach may be the most realistic and useful at the present time. A second part of the analysis examines modifications of current programs as well as alternative mixes of these modified programs.

As shown in Table 50, Objective A, specified as meeting 100 percent of the financial need (defined as total cost of attendance minus expected parental contribution and student's own support) for students with parental incomes of $0-$6,000, 80 percent for students with parental incomes of $6,000-$9,000, 40 percent for $9,000-$12,000, and 0 percent for $12,000+, is met at a minimum amount of aid by a package fairly similar to the current mix of federal aid. This objective has a high degree of preference for low-income students. Several aspects of the efficient package of aid for this objective should be noted. First, it costs a

Table 50

ALTERNATIVE PACKAGES OF FEDERAL STUDENT AID

Objective	Program (millions of dollars) SEOG	CWS	NDSL	GSL	BEOG	All Programs	Slack	Constraining Sectors: Type of Institution	Parental Income (thousands of dollars)	Shadow Prices (dollars)
Current package (1973-1974)	$ 211	$ 271	$ 286	$ 310	475	$1,553				
	14%	18%	18%	20%	30%	100%				
A. Gross need (100%, 80%, 40%, 0%)*	$2,113	0	$2,309	0	$1,848	$5,228	$1,376	Public four-year	$9,000-$12,000	$ 1.65
	20%	--	45%	--	35%	100%		Public two-year	6,000- 9,000	4.67
								Private four-year	6,000- 9,000	8.50
B. Low income only ($0-$6,000)	$2,113	0	0	0	$670	$2,783	975	Public two-year	0- 6,000	4.32
	76%	--	--	--	45%	100%		Private four-year	0- 6,000	2.59
C. Low income only ($0-$9,000)	$3,137	$1,687	0	0	$1,187	$6,010	2,481	Public four-year	6,000- 9,000	4.84
	52%	28%	--	--	20%	100%		Public two-year	6,000- 9,000	4.87
								Private four-year	$6,000- 9,000	1.31
D. Gross need unadjusted	$ 0	0	$5,362	$3,091	$499	$8,952	3,091	Public two-year	6,000- 9,000	4.11
	--	--	60%	34%	6%	100%		Public two-year	9,000- 12,000	10.12
								Private four-year	9,000- 12,000	9.02
E. Gross need modified SEOG	$2,334	0	$2,200	$3,553	0	$8,086	2,225	Public two-year	6,000- 9,000	3.37
	29%	--	27%	44%	--	100%		Public four-year	9,000- 12,000	2.25
								Private four-year	6,000- 9,000	7.81

* 100% of the financial need for students w/parental income = $0-$6,000
80% of the financial need for students w/parental income = $6,000-$9,000
40% of the financial need for students w/parental income = $9,000-$12,000
0% of the financial need for students w/parental income = $12,000+

lot of money to achieve the objective ($5,228 million). Second, the package of aid contains 55 percent grants and 45 percent loans. Given the preference for low-income students, this mixture of grants and loans is appropriate. Since CWS has a distribution fairly similar to NDSL, it might be argued that the 45 percent ought to be split between NDSL and CWS. Third, $1,376 million of aid over and above the total amount of need was distributed. This amount of aid went to institutional/income categories at levels well above their financial need. The most difficult categories of students to reach with sufficient aid to meet the objectives were the public four-year, $9,000-$12,000 students; the public two-year $6,000-$9,000 students; and the private four-year, $6,000-$9,000 students.

By examining the different objectives in Table 50 and the resulting efficient packages of federal programs, it is possible to roughly determine an objective that is more consistent with the current mix of OE student aid programs. The low-income-only objective, which gives preference solely to students with parental incomes of less than $6,000 (Objective B), can be most efficiently met with an all-grant package. At the other extreme, the gross-need objective, which gives equal preference to all students (Objective D), can be most efficiently met with 94 percent loans and 6 percent Basic Grants. The current program distribution falls somewhere between these two extremes. Gross-need (100 percent, 80 percent, 40 percent, and 0 percent), Objective A, comes fairly close to producing an efficient package similar to the current mix of programs. CWS comes into the package when preference is given to students with parental incomes under $9,000.

By rearranging the mix of current student aid programs, a wide variety of objectives can be achieved. However, as indicated in Table 50, considerable slack or excess aid may be required. This result suggests that current programs should be redesigned or modified to more closely match the desired objectives. This procedure is illustrated by

Objectives D and E in Table 50. Both these objectives are identical; the only difference is that the current SEOG program was considered for Objective D, while a modified SEOG program was used in Objective E. This modification was to extend the student eligibility to include students with parental incomes of $9,000 to $12,000. The result was that with the modified SEOG programs the same objective can be achieved for about $1 billion less than with the current SEOG program. The new distribution of the modified SEOG programs across institutional and income categories was estimated by a student aid simulation model described in the accompanying research memorandum.

Summary and Conclusions

A useful method of formulating national objectives for student aid is in terms of two components:

- The definition of financial need.
- The preference weightings given to students with different characteristics (levels of parental income were used in this chapter).

With this approach a variety of objectives can be quantified that are consistent with several diverse viewpoints about the role of the federal government in providing student aid.

The analytical model developed in this chapter yields the following information:

- The minimum total federal cost required to accomplish a particular objective.
- The distribution of the total federal dollars across the five programs.
- The slack or excess amount of aid in the distribution process.
- The identification of institutional/family income categories for which it is most difficult to meet financial needs.

For example, an objective specified with financial need defined as the total cost of attendance minus expected parental contribution and student's own support and specified as meeting:

100%	of the financial need for students w/parental income	$0-$6,000
80%	of the financial need for students w/parental income	$6,000-$9,000
40%	of the financial need for students w/parental income	$9,000-$12,000
0%	of the financial need for students w/parental income	$12,000+

- Costs $5,228,000,000.
- Contains 55% grants, 45% loans.
- Has a slack of $1,876 million of aid that went to institutional/income categories at levels well above their financial need.
- Is most difficult to meet the financial need of public four-year, $9,000-$12,000 students; public two-year, $6,000-$9,000 students; and private four-year $6,000-$9,000 students.

Given the large amount of slack or excess aid required to meet specific objectives with current aid programs, it may be preferable to redesign or modify the programs to match desired objectives more closely. For example, it was estimated that a change in the SEOG program to include students with parental incomes of $9,000 to $12,000 would reduce the total amount of aid necessary to meet a specified objective by about 10%.

VI CONCLUSION

Speakers often refer to the system of higher education in America or the postsecondary education system in this country, however, the word "system" is misleading. The decentralized nature of higher education, much less postsecondary education, in this country strains the term's definitional limits. The federal government has a diversity of policies to match the complexity of the system. It provides nearly $14 billion for postsecondary education, and these monies are distributed to programs that range from inservice training for policemen to sending college teachers to Europe for research.

The Office of Education and the related congressional committees have attempted to develop a set of programs that strive toward a major national goal. That goal is to improve low-income students' chances of attending a postsecondary institution appropriate to their needs and desires. This is most commonly called "access." In order to reach this goal, several financial aid programs have been developed to increase the funds available to low-income students who want to continue schooling. These OE aid programs are approaching an annual appropriation level of $2.3 billion. The aim of this report has been to describe the distribution of these OE funds and to estimate the impact of alternative distribution strategies.

Each of the federal aid programs has developed unique patterns of distribution to states, institutions, and income categories. The two grant programs reach the lowest-income students, and the loans go to somewhat higher-income groups. Several points in the distribution of the programs can account for the final allocation of funds. The three institutional programs (CWS, SEOG, and NDSL) are distributed from the

national level to the state level and then to the institutional level before reaching the students. The other two major programs take a different route. Guaranteed Student Loans are provided mostly by private lenders directly to enrolled students. Basic Grants go from the national level to students.

The distribution can be influenced at all these points. Student aid officers are a key element in this process. They distribute funds from the three institutional programs and can also help students apply for off-campus programs and inform them of possible student aid options. The efficiency with which they perform these three responsibilities has a direct effect on the amount of aid a student or institution receives.

There is a distinction between the amount of aid public and private colleges provide for students; on the average, private colleges apportion more financial aid than public colleges. This is partially explained by the fact that private colleges tend to invest more of their administrative effort in procuring student aid. Even more important, private colleges have more institutional money that can be used to match federal student aid funds.

Over 20 percent of the FTE undergraduate students attend public two-year schools but these colleges have less than 5 percent of the institutional money. Conversely, private colleges have roughly the same proportion of the enrollment, but nearly 50 percent of the institutional money. This uneven distribution makes it difficulat for two-year schools to meet federal matching requirements to become eligible for CWS, SEOG, and NDSL.

When the question of unmet need is considered, it appears that current student aid patterns are more advantageous to public four-year institutions, which include universities as well as other four-year colleges, than to other categories of institutions. Students in public four-year schools have more of their unmet need reduced by federal aid than do

students attending any of the other segments. Students in public two-year schools have less gross unmet need per FTE student, and even at this level they have a smaller percentage of their need met by student aid than students in other sectors. Evidence indicates, however, that they are improving their share of student aid. The ratio of qualified BEOG applicants to all applicants is greater for students in two-year schools than in any other sector. This may result in an increasing share of BEOG funds going to students in two-year schools in the future.

The question of the student aid officers' impact on the distribution of aid can also be seen in terms of the aid recipients' income levels. Student aid officers apparently give top priority to the lowest income category ($0-$6,000). That group of students is more likely to get an award, and a larger award, than the next highest income group ($6,000-$9,000). Moreover, the lowest income group has slightly less unmet need after the distribution of aid than does the next highest income category. Given the intent of the legislation, this is an appropriate outcome, but it illuminates the financial stress on lower-middle-income families sending their offspring to college.

Another factor influencing the distribution of aid is the state allocation formula for the three institutionally based programs. The proportion of students in a state with a reported family income under $6,000 is most likely related to the distribution of CWS funds ($r = 0.38$). The other two institutional programs do not show a significant positive relationship with either unmet need or the proprotion of lower-income college students in the state. This may be explained because the NDSL and SEOG distribution formulas use enrollment as the key factor in allocating funds. CWS, on the other hand, is distributed using three factors equally: the number of lower-income children in the state, the number of high-school graduates, and college enrollment.

Even through there is no state distribution formula for BEOG, the Basic Grant funds flow to states in closer congruence with the state enrollment of lower-income students than any other aid program ($r = 0.78$). In general, the formulas for distributing the student aid funds are less likely to apportion money to states with a high number of low-income students than the Basic Grant procedure. Current legislation limits an individual student's Basic Grant in an academic year to $1,500, or one-half of the attendance costs, whichever is less. Deletion of the one-half cost provision would increase the share of funds going to students in public colleges. Changing the one-half cost provision to one-half unmet need would shift the funds slightly in favor of students in two-year public colleges. These changes would also have an impact on the distribution of funds to states and geographic regions, moving more money to the states which have a large number of public colleges.

The GSL is not correlated with the proportion of low-income students in the states. The cooperation of lending agencies seems to be more important in the distribution of Guaranteed Student Loans than any federal distribution policy. Low particpation in the GSL by some states increases demand for the other aid programs. States providing the least GSL per student have more low-income students enrolled than the national average. In rank order, the low participation states are South Carolina, North Carolina, Utah, Wyoming, Idaho, Arkansas, and Georgia. States that provide the most GSL per student are Illinois, Pennsylvania, New York, Colorado, and North Dakota. These states have fewer low-income students enrolled than the national average.

These OE programs are supplemented by other need-based programs from states and institutions. State student aid programs have been increasing over the last few years under the influence of the State Student Incentive Grant Program, and the availability of these grants can be an important

factor in aiding students. New York, Pennsylvania, Illinois, California, and New Jersey account for a majority of the state awards.

When all need-based noncategorical aid is accounted for, the following states have at least 55 percent of the aggregate student financial need met by aid: Indiana, Iowa, Kentucky, North Dakota, Mississippi, Virginia, West Virginia, and Wyoming. On the other extreme, Alaska, Washington D.C., South Carolina, Utah, California, Massachusetts, and New Hampshire have less than 33 percent of the gross need met by financial aid. Forty-three percent of the national need is met by need-based financial aid. State tuition policy, cost of living factors, and federal student aid policy interact to modify the amount of aid available to students relative to their needs. It is clear that needy students have widely differing opportunities to receive aid, depending on the state in which they attend college.

A number of programs provide money for students, but are not need based. Money available through the GI Bill and Social Security falls into this category and provides over $4 billion to students. Even though these programs are not need based, they tend to help low-income students. The median family income for Social Security recipients in postsecondary education is $6,130. Research indicates that GIs also come from families with lower than average incomes. The effect of these programs on the distribution of OE aid can be seen in two ways. First, if a student receives benefits from one of these programs, his or her eligibility for need-based programs will be reduced. Second, if these programs are curtailed, as is likely with the GI Bill, demand for the need-based programs will probably increase.

The final factor that influences the distribution of aid is the way in which the need formulas are defined. The definition of financial need is based on the expected family contribution schedule and the costs of attendance. There is no empirical way to determine definitively what

families of students should pay for college or how the financial need of independent students should be estimated. Different assumptions about these factors can make large differences in the estimates of financial need on the aggregate level.

Cost of attendance estimates also show variations by geographic region, which accounts partially for the difference in the unmet need of students in different areas. It has been suggested that Basic Grants be distributed using the cost of attendance minus tuition as the basic factor in the formula. On the state level, this cost varies for public two-year institutions from a low of $1,334 in Arkansas to a high of $2,605 in Alaska. In public four-year institutions, the range is $1,503 (Kentucky) to $2,809 (Wyoming). The southern states generally show lower cost of attendance minus tuition rates than the rest of the nation. If BEOG were apportioned according these costs, the variance would be a significant factor in the distribution of funds.

Current student aid is distributed according to a mixed criteria of low income and unmet need. Grants are more likely to be provided to low-income students, while loans are distributed to those with the greatest financial need. Most of the alternatives being considered retain this basic premise, but they would modify the mix somewhat. The research reported in this document supports the need to shift some support to students in two-year schools. This could be done by relaxing the matching requirements for programs, or providing additional training for the student aid officers in these institutions.

The proportion of students who are part time or financially independent is increasing. Evidence indicates that both sets come from lower than average income groups; yet federal student aid policy is unclear about resolving their financial needs. Our data indicate that independent students are receiving an adequate share of the aid. Limited evidence indicates that part-time students are receiving insufficient aid.

The objectives of the current OE student aid effort are to meet a larger share of the financial need of low-income students than those of higher-income students. The costs of meeting all the financial needs of enrolled students would exceed $7 billion. The nation is not ready to assume that level of funding for a student aid program. Each of the current aid programs has a slightly different target population than the others, even though there is a great deal of overlap among eligible recipients. There is enough flexibility in current programs for different objectives to be met by changing the relative share of the funding of the programs. Any change in the distribution to income groups will change the distribution to geographic region as well.

Regardless of the particular criteria developed for the distribution of funds, the continued evaluation of federal student aid programs can be improved by better data collection. There is an absence of data collected regularly about nontraditional institutions and proprietary schools. In the traditional higher education segment, it is difficult to obtain state-by-state information on student characteristics. This type of information is necessary because aid programs are expected to fulfill the diverse needs of the states.

How student aid actually relates to access is the basic issue underlying the distribution of student aid. Simply stated, there are no empirical data on the relationship between the access of students to post-secondary education and the various combinations of student aid, tuition levels, and the availability of institutions.

The fact that there is an uneven distribution of student aid relative to need between states and across institutional and parental income categories regardless of the definition of financial need used poses the most immediate task for new legislation: How can students' chances for

receiving financial aid be equalized across states and student characteristics? In addition, the even more difficult, conceptual question is: What is meant by equality and how should it be operationally defined?

In a preceding chapter, objectives for student aid were specified in terms of how financial need is defined and calculated in terms of the preference weightings given to students with different characteristics. This approach provides a means by which alternative objectives can be quantitatively measured and yields criteria by which alternative packages of federal student aid programs can be assumed.

The federal government has three broad levels of control over the distribution of student aid: the total number of dollars appropriated, the proportion of the total aid split between alternative programs, and the rules and regulations governing each individual program. As illustrated in a preceding chapter, the decisions made by administrators at thousands of colleges and universities and by millions of students also play a very large role in determining the distribution of student aid. As a result of these latter forces, it is extremely difficult at the national level to manipulate the level and mix of aid in ways that are consistent with national objectives. The data and analysis described in this report provide a step towards understanding the complexities of the problem and suggests ways of analyzing the distribution of current and alternative student aid programs with respect to a variety of objectives. The concept of "efficient" aid packages was introduced to illustrate the importance of designing packages of student aid that minimize the level of federal resources needed to accomplish certain objectives. Under the current distribution of aid, a student's opportunity to receive a need-based financial aid package changes dramatically depending upon the state in which he or she attends college, the type of institution attended, and his or her parent's income. The federal government must play a major role in equalizing the availability of financial aid across states.

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Appendix A

COSTS OF ATTENDANCE AT POSTSECONDARY INSTITUTIONS IN THE UNITED STATES FY1973

Appendix A

COST OF ATTENDANCE AT POSTSECONDARY INSTITUTIONS
IN THE UNITED STATES FY1973*
(Dollars)

State	Type of Institution				
	Public four-year	Public two-year	Private four-year	Private two-year	Average
Alabama	$2,548	$1,662	$2,947	$2,504	$2,367
Alaska	3,314	2,925	6,973	2,912	3,393
Arizona	2,725	1,869	3,930	1,740	2,365
Arkansas	2,040	1,615	2,423	1,813	2,053
California	2,985	2,218	4,726	3,097	2,726
Colorado	2,684	2,228	4,392	--†	2,823
Connecticut	2,492	2,174	4,181	3,655	3,120
Delaware	2,283	1,876	--†	3,308	2,337
DC	2,623	2,395	4,433	3,350	4,070
Florida	2,828	2,011	4,094	3,080	2,645
Georgia	2,449	2,317	3,713	2,275	2,631
Hawaii	2,304	1,761	3,710	2,000	2,192
Idaho	2,455	2,349	3,370	--†	2,500
Illinois	2,786	2,451	4,120	4,477	3,024
Indiana	2,767	2,325	3,479	2,170	2,995
Iowa	2,579	2,126	3,553	2,556	2,877
Kansas	2,425	1,786	2,909	2,502	2,352
Kentucky	2,017	1,650	2,771	2,257	2,152
Louisiana	1,962	1,599	3,757	--†	2,267
Maine	2,700	2,745	4,175	1,883	3,075
Maryland	2,629	2,158	3,967	3,181	2,768
Massachusetts	2,329	2,359	4,634	3,606	3,558
Michigan	2,808	2,352	3,285	2,696	2,704
Minnesota	2,601	2,200	3,443	3,138	2,712
Mississippi	2,181	1,316	2,603	2,023	1,963
Missouri	2,348	1,992	3,805	3,194	2,841
Montana	2,522	1,893	2,702	--†	2,482
Nebraska	2,443	1,804	3,199	2,023	2,520
Nevada	2,709	1,806	2,850	--†	2,512
New Hampshire	3,098	1,851	4,555	2,903	3,702
New Jersey	2,587	2,239	3,864	2,824	2,848
New Mexico	2,301	2,095	3,026	--†	2,395
New York	3,081	2,236	4,395	3,394	3,546
North Carolina	2,432	1,824	3,469	2,408	2,493
North Dakota	2,189	1,763	2,500	--†	2,043
Ohio	2,368	1,935	3,853	2,864	2,796
Oklahoma	2,391	2,011	3,487	2,494	2,511
Oregon	3,049	2,478	3,835	2,570	2,892
Pennsylvania	2,418	2,453	4,102	2,791	3,371
Rhode Island	2,723	1,245	4,607	--†	3,423
South Carolina	2,608	2,107	3,009	2,186	2,477
South Dakota	2,158	--†	3,169	2,668	2,395
Tennessee	2,327	1,729	3,342	2,267	2,529
Texas	2,284	1,924	3,422	2,344	2,406
Utah	2,805	2,347	3,160	3,604	2,732
Vermont	3,315	2,627	4,095	4,092	3,653
Virginia	2,432	2,339	3,389	3,034	2,575
Washington	2,736	2,244	3,616	--†	2,605
West Virginia	2,145	1,802	3,103	1,769	2,261
Wisconsin	2,878	2,396	3,510	2,431	2,909
Wyoming	3,320	2,035	--†	--†	2,786

*The sum of tuition and fees, books and supplies, meals and housing for full-time resident students.

†There are no institutions in this category in the state.

Appendix B

DISTRIBUTION OF OFFICE OF EDUCATION STUDENT AID PROGRAM DOLLARS BY TYPE OF INSTITUTION, INCOME CATEGORY, AND STATE*

Appendix B

DISTRIBUTION OF OFFICE OF EDUCATION STUDENT AID PROGRAM DOLLARS BY TYPE OF INSTITUTION, INCOME CATEGORY, AND STATE

Appendix B shows the percentage distribution of aid dollars by type of institution and recipient income category. The upper section of the table for each state indicates the distribution of the institutionally based programs (SEOG, CWS, NDSL) during FY1973. Data for these programs are from the fiscal operations tape. Financial aid officers reported the dollars actually spent; these figures therefore differ from appropriations in the Factbook. NDSL dollars that were being recycled from loan payments are included in the total shown.

The middle section of each table shows the distribution of GSL during FY1973. Dollars to graduate students, students attending proprietary schools, and dollars loaned by colleges acting as lenders were subtracted from the Factbook's GSL data. The income distribution of aid recipients is based on FY1972 information from the GSL office, which is the most recent data available.

The distribution of BEOG FY1975 is shown in the lower section of each table and includes all qualified applicants as of January 1975. The information was supplied by the BEOG officials.

In each section, the percentages sum to 100 in the income category column. The total dollars are shown below so that their magnitude can be discerned. The column on the far right describes the distribution of aid for all students by type of institution.

Table B-1

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR THE UNITED STATES

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	53%	51%	47%	34%	61%	51%
Public two-year	13	10	7	5	18	12
Private four-year	32	37	44	60	19	35
Private two-year	3	2	2	2	2	2
Total	100%	100%	100%	100%	100%	100%
	($334,598,822)	($196,196,943)	($96,353,253)	($76,262,610)	($156,662,221)	($860,073,849)
GSL FY1973						
Public four-year	51%	51%	53%	51%	52%	52%
Public two-year	29	27	22	14	21	22
Private four-year	18	20	23	33	25	25
Private two-year	2	2	2	2	2	2
Total	100%	100%	100%	100%	100%	100%
	($206,865,977)	($126,560,432)	($130,761,667)	($238,299,466)	($69,476,790)	($771,964,332)
BEOG FY1975						
Public four-year	43%	43%	43%	43%	25%	39%
Public two-year	30	30	29	28	56	35
Private four-year	21	21	22	22	9	19
Private two-year	6	6	7	7	10	7
Total	100%	100%	100%	100%	100%	100%
	($172,688,087)	($83,003,156)	($43,581,536)	($14,904,904)	($78,751,089)	($392,928,772)

Table B-2

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR ALABAMA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	44%	46%	61%	55%	68%	48%
Public two-year	10	8	5	5	11	9
Private four-year	43	41	27	32	16	39
Private two-year	3	4	7	8	5	4
Total	100%	100%	100%	100%	100%	100%
	($9,146,880)	($3,207,181)	($1,147,610)	($364,107)	($1,390,477)	($15,256,255)
			GSL FY1973			
Public four-year	45%	49%	63%	79%	61%	58%
Public two-year	32	35	24	11	24	26
Private four-year	22	14	12	9	14	15
Private two-year	1	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($2,886,349)	($1,643,725)	($1,297,677)	($2,036,960)	($777,828)	($8,642,539)
			BEOG FY1975			
Public four-year	40%	40%	40%	40%	18%	37%
Public two-year	23	23	23	23	51	26
Private four-year	30	30	30	30	16	28
Private two-year	7	7	7	7	16	8
Total	100%	100%	100%	100%	100%	100%
	($5,802,116)	($1,838,359)	($887,681)	($221,941)	($1,209,219)	($9,959,316)

Table B-3

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR ALASKA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	32%	32%	48%	8%	35%	32%
Public two-year	1	0	0	0	5	3
Private four-year	67	68	52	92	60	65
Private two-year	0	0	0	0	0	0
Total	100% ($133,997)	100% ($62,214)	100% ($27,673)	100% ($69,630)	100% ($320,328)	100% ($613,842)
GSL FY1973						
Public four-year	53%	34%	40%	57%	48%	49%
Public two-year	22	60	48	29	37	35
Private four-year	17	4	8	12	11	12
Private two-year	8	2	4	2	4	4
Total	100% ($36,046)	100% ($18,023)	100% ($13,932)	100% ($42,571)	100% ($10,935)	100% ($121,507)
BEOG FY1975						
Public four-year	48%	48%	48%	48%	52%	49%
Public two-year	19	19	19	19	25	20
Private four-year	17	17	17	17	19	18
Private two-year	16	16	16	16	4	14
Total	100% ($131,098)	100% ($62,864)	100% ($25,469)	100% ($16,055)	100% ($66,842)	100% ($302,328)

Table B-4

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR ARIZONA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	50%	67%	74%	78%	66%	63%
Public two-year	45	28	22	16	29	32
Private four-year	2	4	4	6	2	3
Private two-year	2	0	0	0	4	2
Total	100%	100%	100%	100%	100%	100%
	($2,517,873)	($1,594,343)	($877,668)	($618,043)	($1,905,700)	($7,513,627)
GSL FY1973						
Public four-year	48%	57%	65%	76%	64%	60%
Public two-year	48	41	33	21	34	37
Private four-year	1	1	1	2	2	2
Private two-year	2	1	0	0	1	1
	100%	100%	100%	100%	100%	100%
	($1,743,764)	($807,138)	($669,019)	($1,096,327)	($426,882)	($4,743,130)
BEOG FY1975						
Public four-year	39%	39%	39%	39%	22%	35%
Public two-year	49	49	49	49	57	51
Private four-year	8	8	8	8	8	8
Private two-year	4	4	4	4	13	6
Total	100%	100%	100%	100%	100%	100%
	($1,354,620)	($759,522)	($409,021)	($149,665)	($872,592)	($3,545,420)

Table B-5

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR ARKANSAS

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	71%	67%	60%	48%	63%	67%
Public two-year	1	1	1	1	1	1
Private four-year	21	26	37	50	34	26
Private two-year	7	5	3	1	3	5
Total	100%	100%	100%	100%	100%	100%
	($5,268,573)	($1,537,766)	($695,483)	($340,944)	($1,279,132)	($9,121,898)
			GSL FY1973			
Public four-year	82%	79%	84%	77%	81%	80%
Public two-year	3	5	4	3	4	4
Private four-year	11	12	11	20	13	14
Private two-year	4	3	1	0	3	2
Total	100%	100%	100%	100%	100%	100%
	($915,881)	($558,528)	($510,882)	($661,763)	($261,795)	($2,908,849)
			BEOG FY1975			
Public four-year	75%	75%	75%	75%	63%	73%
Public two-year	5	5	5	5	13	6
Private four-year	15	15	15	15	15	15
Private two-year	5	5	5	5	9	5
Total	100%	100%	100%	100%	100%	100%
	($2,476,625)	($1,010,288)	($428,701)	($104,202)	($519,373)	($4,539,189)

Table B-6

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR CALIFORNIA

Type of Institution	Income Category $0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	48%	52%	48%	42%	53%	50%
Public two-year	29	21	14	10	28	26
Private four-year	23	27	38	48	17	23
Private two-year	0	0	0	0	1	1
Total	100%	100%	100%	100%	100%	100%
	($23,894,262)	($12,219,834)	($4,555,872)	($2,657,148)	($26,342,280)	($69,669,396)
GSL FY1973						
Public four-year	28%	31%	38%	47%	37%	35%
Public two-year	64	60	51	35	50	54
Private four-year	7	9	11	18	12	11
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($27,334,736)	($10,460,674)	($8,530,429)	($15,940,074)	($6,158,166)	($68,424,079)
BEOG FY1975						
Public four-year	29%	29%	29%	29%	12%	25%
Public two-year	53	53	53	53	76	59
Private four-year	14	14	14	14	3	11
Private two-year	3	3	3	3	10	5
Total	100%	100%	100%	100%	100%	100%
	($16,416,636)	($7,993,782)	($3,632,932)	($1,111,914)	($11,071,520)	($40,226,784)

Table B-7

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR COLORADO

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	78%	76%	78%	80%	80%	78%
Public two-year	13	13	10	5	15	13
Private four-year	9	11	13	15	5	9
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($3,561,962)	($2,357,608)	($1,376,421)	($1,198,605)	($3,898,648)	($12,393,244)
GSL FY1973						
Public four-year	71%	70%	67%	78%	72%	72%
Public two-year	24	20	19	7	16	17
Private four-year	5	10	14	15	12	11
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($3,396,612)	($2,085,457)	($1,992,541)	($2,849,437)	($1,021,060)	($11,345,107)
BEOG FY1975						
Public four-year	70%	70%	70%	70%	49%	64%
Public two-year	25	25	25	25	47	32
Private four-year	4	4	4	4	1	3
Private two-year	1	1	1	1	2	1
Total	100%	100%	100%	100%	100%	100%
	($1,492,886)	($853,731)	($507,832)	($185,391)	($1,270,184)	($4,310,024)

Table B-8

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR CONNECTICUT

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	48%	50%	48%	24%	50%	45%
Public two-year	9	6	4	3	16	8
Private four-year	40	42	45	71	33	45
Private two-year	3	2	3	2	0	2
Total	100%	100%	100%	100%	100%	100%
	($3,222,392)	($2,566,393)	($1,516,319)	($1,507,596)	($1,586,209)	($10,398,909)
GSL FY1973						
Public four-year	46%	41%	54%	48%	48%	48%
Public two-year	19	24	17	9	14	13
Private four-year	33	32	27	42	36	37
Private two-year	2	3	3	1	2	2
Total	100%	100%	100%	100%	100%	100%
	($2,459,582)	($2,415,266)	($3,944,196)	($13,339,358)	($2,191,490)	($24,349,892)
BEOG FY1975						
Public four-year	36%	36%	36%	36%	16%	32%
Public two-year	22	22	22	22	54	28
Private four-year	33	33	33	33	13	29
Private two-year	9	9	9	9	16	10
Total	100%	100%	100%	100%	100%	100%
	($1,180,143)	($696,399)	($418,189)	($167,144)	($583,324)	($3,045,199)

Table B-9

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR DELAWARE

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	66%	69%	65%	63%	39%	64%
Public two-year	11	8	7	4	40	12
Private four-year	4	3	2	2	3	3
Private two-year	19	20	26	31	18	21
Total	100%	100%	100%	100%	100%	100%
	($948,120)	($572,439)	($276,097)	($202,958)	($224,939)	($2,224,553)
			GSL FY1973			
Public four-year	63%	74%	75%	76%	73%	73%
Public two-year	28	15	7	3	12	10
Private four-year	0	0	0	0	0	0
Private two-year	9	11	17	21	15	17
Total	100%	100%	100%	100%	100%	100%
	($129,314)	($77,734)	($149,656)	($369,780)	($71,850)	($798,334)
			BEOG FY1975			
Public four-year	63%	63%	63%	63%	37%	58%
Public two-year	18	18	18	18	58	25
Private four-year	1	1	1	1	0	1
Private two-year	18	18	18	18	5	16
Total	100%	100%	100%	100%	100%	100%
	($309,270)	($162,181)	($114,847)	($59,817)	($146,116)	($792,231)

Table B-10

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR THE DISTRICT OF COLUMBIA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	12%	8%	2%	1%	65%	32%
Public two-year	13	7	0	0	13	10
Private four-year	75	84	98	99	22	58
Private two-year	0	1	1	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,745,457)	($775,430)	($373,055)	($422,908)	($2,310,730)	($5,627,580)
			GSL FY1973			
Public four-year	47%	15%	12%	6%	20%	18%
Public two-year	12	4	5	2	5	5
Private four-year	41	80	82	91	74	76
Private two-year	0	0	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($647,541)	($544,391)	($512,875)	($1,160,415)	($283,373)	($3,148,595)
			BEOG FY1975			
Public four-year	15%	15%	15%	15%	33%	19%
Public two-year	15	15	15	15	31	19
Private four-year	65	65	65	65	35	59
Private two-year	4	4	4	4	1	4
Total	100%	100%	100%	100%	100%	100%
	($838,243)	($459,012)	($279,598)	($81,112)	($434,765)	($2,092,730)

Table B-11

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR FLORIDA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	39%	37%	38%	27%	47%	39%
Public two-year	30	21	14	8	27	25
Private four-year	31	40	46	64	24	35
Private two-year	0	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($10,285,203)	($4,713,658)	($2,413,618)	($1,600,630)	($4,397,001)	($23,410,110)
			GSL FY1973			
Public four-year	43%	41%	38%	37%	39%	40%
Public two-year	45	46	46	35	42	42
Private four-year	12	12	16	27	18	18
Private two-year	0	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($5,255,386)	($2,993,576)	($2,843,896)	($5,538,114)	($1,644,821)	($18,275,793)
			BEOG FY1975			
Public four-year	29%	29%	29%	29%	9%	26%
Public two-year	49	49	49	49	72	52
Private four-year	18	18	18	18	12	17
Private two-year	4	4	4	4	7	5
Total	100%	100%	100%	100%	100%	100%
	($5,808,241)	($2,288,458)	($1,036,534)	($296,600)	($1,801,051)	($11,230,884)

Table B-12

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR GEORGIA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	39%	37%	40%	39%	62%	41%
Public two-year	10	8	8	4	9	9
Private four-year	48	52	49	54	25	47
Private two-year	3	4	4	3	3	3
Total	100%	100%	100%	100%	100%	100%
	($8,225,396)	($3,816,491)	($1,601,211)	($936,534)	($1,452,366)	($16,031,998)
			GSL FY1973			
Public four-year	58%	56%	62%	67%	62%	62%
Public two-year	15	19	18	15	16	16
Private four-year	25	20	16	17	19	20
Private two-year	2	5	4	2	3	3
Total	100%	100%	100%	100%	100%	100%
	($2,182,680)	($1,290,083)	($1,178,507)	($2,322,149)	($689,680)	($7,663,099)
			BEOG FY1975			
Public four-year	41%	41%	41%	41%	30%	40%
Public two-year	21	21	21	21	47	24
Private four-year	28	28	28	28	14	26
Private two-year	10	10	10	10	10	10
Total	100%	100%	100%	100%	100%	100%
	($4,531,333)	($1,718,295)	($925,013)	($213,242)	($979,076)	($8,366,959)

Table B-13

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR HAWAII

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	37%	55%	28%	16%	62%	50%
Public two-year	28	20	45	25	28	27
Private four-year	25	9	14	39	10	15
Private two-year	10	16	13	20	0	8
Total	100% ($716,522)	100% ($479,372)	100% ($119,676)	100% ($67,365)	100% ($871,543)	100% ($2,254,478)
			GSL FY1973			
Public four-year	60%	55%	56%	59%	58%	58%
Public two-year	31	34	35	34	33	34
Private four-year	2	5	6	7	5	6
Private two-year	8	6	3	0	4	2
Total	100% ($182,602)	100% ($177,434)	100% ($325,581)	100% ($1,037,039)	100% ($170,372)	100% ($1,893,028)
			BEOG FY1975			
Public four-year	32%	32%	32%	32%	15%	29%
Public two-year	53	53	53	53	64	56
Private four-year	11	11	11	11	11	11
Private two-year	3	3	3	3	10	5
Total	100% ($287,938)	100% ($190,968)	100% ($95,162)	100% ($45,168)	100% ($154,803)	100% ($774,039)

Table B-14

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR IDAHO

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	47%	52%	65%	58%	84%	63%
Public two-year	32	17	3	1	11	17
Private four-year	21	32	32	41	6	20
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,020,288)	($649,407)	($336,358)	($166,920)	($1,091,777)	($3,264,750)
			GSL FY1973			
Public four-year	74%	74%	76%	82%	77%	76%
Public two-year	19	17	11	4	13	14
Private four-year	6	10	13	14	11	10
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($999,925)	($479,659)	($403,523)	($654,774)	($250,999)	($2,788,880)
			BEOG FY1975			
Public four-year	51%	51%	51%	51%	68%	56%
Public two-year	16	16	16	16	25	18
Private four-year	15	15	15	15	2	11
Private two-year	18	18	18	18	5	14
Total	100%	100%	100%	100%	100%	100%
	($372,354)	($270,220)	($155,250)	($56,700)	($303,604)	($1,158,128)

Table B-15

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR ILLINOIS

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	48%	40%	36%	24%	34%	39%
Public two-year	16	12	10	7	45	20
Private four-year	31	43	51	68	12	35
Private two-year	4	4	2	1	10	5
Total	100% ($14,412,400)	100% ($8,325,772)	100% ($4,375,605)	100% ($4,624,646)	100% ($9,468,887)	100% ($41,207,310)
GSL FY1973						
Public four-year	46%	53%	50%	54%	52%	51%
Public two-year	29	28	24	17	22	24
Private four-year	21	19	25	29	25	23
Private two-year	4	1	1	1	1	2
Total	100% ($9,151,743)	100% ($8,552,720)	100% ($6,922,046)	100% ($8,652,557)	100% ($3,291,336)	100% ($36,570,402)
BEOG FY1975						
Public four-year	41%	41%	41%	41%	14%	33%
Public two-year	29	29	29	29	55	36
Private four-year	21	21	21	21	6	17
Private two-year	9	9	9	9	25	14
Total	100% ($7,729,519)	100% ($3,920,751)	100% ($2,073,153)	100% ($827,856)	100% ($5,842,265)	100% ($20,393,544)

Table B-16

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR INDIANA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	57%	55%	51%	40%	76%	57%
Public two-year	4	4	2	1	4	3
Private four-year	38	41	46	59	20	39
Private two-year	0	1	1	0	1	1
Total	100% ($5,938,075)	100% ($5,391,077)	100% ($3,066,111)	100% ($2,311,585)	100% ($3,770,793)	100% ($20,477,641)
GSL FY1973						
Public four-year	62%	62%	64%	69%	66%	65%
Public two-year	5	4	2	1	2	3
Private four-year	32	32	33	29	31	31
Private two-year	1	1	1	0	1	1
Total	100% ($5,055,087)	100% ($4,139,599)	100% ($4,179,403)	100% ($6,527,830)	100% ($1,968,322)	100% ($21,870,241)
BEOG FY1973						
Puboic four-year	55%	55%	55%	54%	45%	54%
Public two-year	6	6	6	6	15	7
Private four-year	33	33	33	33	18	32
Private two-year	6	6	6	6	22	8
Total	100% ($1,891,974)	100% ($1,135,374)	100% ($791,709)	100% ($316,595)	100% ($490,175)	100% ($4,625,827)

Table B-17

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR IOWA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1975			
Public four-year	34%	32%	25%	18%	63%	34%
Public two-year	12	12	7	4	11	10
Private four-year	52	53	66	77	26	54
Private two-year	2	3	2	1	0	2
Total	100% ($6,022,359)	100% ($4,528,287)	100% ($2,474,856)	100% ($1,765,210)	100% ($1,812,879)	100% ($16,603,591)
			GSL FY1973			
Public four-year	35%	38%	46%	55%	46%	45%
Public two-year	26	21	14	5	14	15
Private four-year	36	38	37	38	37	37
Private two-year	3	3	4	2	3	3
Total	100% ($3,651,308)	100% ($2,834,959)	100% ($3,102,128)	100% ($5,254,322)	100% ($1,467,961)	100% ($16,310,678)
			BEOG FY1975			
Public four-year	26%	26%	26%	26%	17%	25%
Public two-year	28	28	28	28	55	32
Private four-year	38	38	38	38	19	35
Private two-year	7	7	7	7	8	7
Total	100% ($1,701,237)	100% ($1,060,019)	100% ($697,548)	100% ($261,122)	100% ($625,241)	100% ($4,345,167)

Table B-18

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR KANSAS

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1975			
Public four-year	60%	56%	59%	47%	62%	58%
Public two-year	14	12	9	6	17	12
Private four-year	24	29	30	45	21	28
Private two-year	3	3	2	2	1	2
Total	100%	100%	100%	100%	100%	100%
	($4,868,511)	($3,378,267)	($1,947,063)	($1,240,576)	($1,559,098)	($12,993,515)
			GSL FY1973			
Public four-year	60%	59%	65%	75%	66%	65%
Public two-year	26	25	19	11	19	20
Private four-year	12	12	14	13	13	13
Private two-year	2	3	1	1	2	2
Total	100%	100%	100%	100%	100%	100%
	($2,542,157)	($1,581,961)	($1,605,572)	($2,140,764)	($778,395)	($8,648,849)
			BEOG FY1975			
Public four-year	37%	37%	37%	37%	32%	36%
Public two-year	29	29	29	29	38	30
Private four-year	23	23	23	23	12	21
Private two-year	11	11	11	11	18	12
Total	100%	100%	100%	100%	100%	100%
	($1,585,774)	($1,043,254)	($726,812)	($269,880)	($672,474)	($4,298,194)

Table B-19

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR KENTUCKY

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1975			
Public four-year	65%	60%	53%	34%	63%	61%
Public two-year	0	0	0	0	0	0
Private four-year	26	34	43	64	32	32
Private two-year	9	6	4	2	5	7
Total	100%	100%	100%	100%	100%	100%
	($7,885,626)	($3,438,677)	($1,418,661)	($724,405)	($1,514,795)	($14,982,164)
			GSL FY1973			
Public four-year	72%	82%	81%	82%	80%	79%
Public two-year	0	0	0	0	0	0
Private four-year	22	15	18	17	18	18
Private two-year	6	3	1	1	2	3
Total	100%	100%	100%	100%	100%	100%
	($1,563,385)	($1,082,732)	($1,077,673)	($1,335,707)	($500,390)	($5,559,887)
			BEOG FY1975			
Public four-year	57%	57%	57%	57%	41%	55%
Public two-year	2	2	2	2	4	2
Private four-year	25	25	25	25	23	25
Private two-year	16	16	16	16	31	18
Total	100%	100%	100%	100%	100%	100%
	($3,026,418)	($1,225,326)	($602,808)	($180,916)	($758,392)	($5,793,860)

Table B-20

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR LOUISIANA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	75%	72%	69%	53%	78%	73%
Public two-year	2	2	2	1	3	2
Private four-year	23	27	29	46	18	25
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($8,758,917)	($3,451,419)	($1,564,608)	($983,599)	($1,250,812)	($16,009,355)
GSL FY1973						
Public four-year	75%	78%	76%	68%	74%	74%
Public two-year	13	8	7	6	8	9
Private four-year	12	14	18	27	18	17
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($2,205,963)	($982,910)	($999,664)	($1,396,178)	($552,334)	($6,137,049)
BEOG FY1975						
Public four-year	77%	77%	77%	77%	60%	76%
Public two-year	8	8	8	8	25	9
Private four-year	14	14	14	14	9	14
Private two-year	1	1	1	1	6	1
Total	100%	100%	100%	100%	100%	100%
	($5,776,292)	($1,816,219)	($955,224)	($384,069)	($858,938)	($9,790,742)

Table B-21

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MAINE

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	75%	73%	76%	52%	87%	75%
Public two-year	1	1	1	2	3	2
Private four-year	24	26	24	46	9	23
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,069,415)	($998,051)	($559,775)	($357,277)	($824,248)	($3,808,766)
			GSL FY1973			
Public four-year	75%	67%	62%	45%	60%	60%
Public two-year	9	4	3	2	4	4
Private four-year	15	27	33	53	35	34
Private two-year	1	3	1	0	1	1
Total	100%	100%	100%	100%	100%	100%
	($1,216,699)	($949,126)	($1,186,407)	($1,696,312)	($499,307)	($5,547,851)
			BEOG FY1975			
Public four-year	59%	59%	59%	59%	47%	57%
Public two-year	11	11	11	11	22	13
Private four-year	21	21	21	21	19	21
Private two-year	9	9	9	9	13	9
	100%	100%	100%	100%	100%	100%
	($739,940)	($526,640)	($339,809)	($113,462)	($261,036)	($1,980,887)

Table B-22

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MARYLAND

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	66%	65%	57%	40%	68%	63%
Public two-year	9	11	9	5	20	11
Private four-year	19	21	33	53	10	23
Private two-year	6	2	1	2	2	4
Total	100%	100%	100%	100%	100%	100%
	($5,064,292)	($2,913,429)	($1,406,646)	($1,364,823)	($2,203,104)	($12,952,294)
GSL FY1973						
Public four-year	69%	56%	57%	63%	61%	62%
Public two-year	20	31	27	13	20	21
Private four-year	11	13	15	24	18	16
Private two-year	1	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($3,286,268)	($2,168,937)	($1,862,219)	($3,636,803)	($1,083,385)	($12,037,612)
BEOG FY1975						
Public four-year	56%	56%	56%	56%	28%	50%
Public two-year	26	26	26	26	42	29
Private four-year	9	9	9	9	3	8
Private two-year	9	9	9	9	26	13
Total	100%	100%	100%	100%	100%	100%
	($2,652,731)	($1,365,519)	($731,892)	($240,294)	($1,327,979)	($6,318,415)

Table B-23

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MASSACHUSETTS

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	11%	10%	8%	2%	15%	9%
Public two-year	5	4	3	1	17	4
Private four-year	78	81	86	94	63	83
Private two-year	6	5	4	3	5	5
Total	100%	100%	100%	100%	100%	100%
	($6,419,343)	($6,227,207)	($4,310,677)	($5,780,350)	($2,271,586)	($25,009,163)
			GSL FY1973			
Public four-year	41%	41%	42%	28%	35%	34%
Public two-year	18	18	13	7	12	11
Private four-year	33	33	37	58	46	47
Private two-year	8	9	8	7	7	7
Total	100%	100%	100%	100%	100%	100%
	($3,127,908)	($2,870,819)	($4,199,108)	($11,226,185)	($2,118,859)	($23,542,879)
			BEOG FY1975			
Public four-year	22%	22%	22%	22%	19%	21%
Public two-year	20	20	20	20	50	27
Private four-year	44	44	44	44	16	38
Private two-year	14	14	14	14	16	14
Total	100%	100%	100%	100%	100%	100%
	($3,236,936)	($1,876,791)	($1,040,412)	($480,160)	($1,836,123)	($8,470,422)

Table B-24

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MICHIGAN

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	59%	60%	62%	61%	64%	61%
Public two-year	17	17	11	8	22	17
Private four-year	23	20	24	30	13	21
Private two-year	2	2	3	2	1	2
Total	100%	100%	100%	100%	100%	100%
	($11,854,423)	($8,573,142)	($4,389,777)	($2,790,557)	($8,145,453)	($35,753,352)
			GSL FY1973			
Public four-year	48%	51%	49%	64%	55%	56%
Public two-year	32	30	30	16	24	24
Private four-year	18	17	19	19	19	19
Private two-year	2	2	2	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($3,140,657)	($2,093,770)	($2,438,141)	($6,102,239)	($1,362,344)	($15,137,151)
			BEOG FY1975			
Public four-year	45%	45%	45%	45%	14%	36%
Public two-year	30	30	30	30	66	40
Private four-year	18	18	18	18	9	15
Private two-year	7	7	7	7	11	8
Total	100%	100%	100%	100%	100%	100%
	($5,435,657)	($2,849,903)	($1,711,868)	($638,268)	($4,377,935)	($15,013,631)

Table B-25

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MINNESOTA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	63%	55%	55%	44%	83%	60%
Public two-year	8	8	6	4	8	7
Private four-year	28	36	38	52	8	31
Private two-year	1	1	1	0	1	1
Total	100%	100%	100%	100%	100%	100%
	($8,195,216)	($5,390,330)	($3,000,554)	($2,118,963)	($2,413,590)	($21,118,653)
			GSL FY1973			
Public four-year	65%	61%	63%	57%	61%	61%
Public two-year	15	17	14	7	12	13
Private four-year	18	21	22	35	26	25
Private two-year	2	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($5,683,835)	($3,307,649)	($3,459,726)	($6,558,271)	($1,880,058)	($20,889,539)
			BEOG FY1975			
Public four-year	37%	37%	37%	37%	31%	36%
Public two-year	35	35	35	35	47	37
Private four-year	23	23	23	23	8	20
Private two-year	6	6	6	6	14	7
Total	100%	100%	100%	100%	100%	100%
	($2,387,679)	($1,475,807)	($882,082)	($349,690)	($1,154,367)	($6,249,625)

Table B-26

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MISSISSIPPI

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	58%	65%	69%	68%	76%	62%
Public two-year	15	12	10	6	6	13
Private four-year	18	18	19	25	17	18
Private two-year	9	6	2	1	0	7
Total	100%	100%	100%	100%	100%	100%
	($8,340,807)	($2,409,824)	($786,728)	($442,308)	($1,066,501)	($13,046,168)
			GSL FY1973			
Public four-year	52%	55%	52%	76%	58%	57%
Public two-year	35	36	41	15	31	32
Private four-year	9	6	6	8	8	8
Private two-year	4	3	1	1	3	3
Total	100%	100%	100%	100%	100%	100%
	($2,618,276)	($1,086,306)	($830,050)	($1,036,169)	($550,959)	($6,121,760)
			BEOG FY1975			
Public four-year	60%	60%	60%	60%	52%	59%
Public two-year	27	27	27	27	36	28
Private four-year	9	9	9	9	7	9
Private two-year	4	4	4	4	5	4
Total	100%	100%	100%	100%	100%	100%
	($6,399,697)	($1,706,857)	($698,275)	($224,431)	($709,975)	($9,739,235)

Table B-27

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MISSOURI

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	51%	50%	47%	29%	54%	48%
Public two-year	15	11	10	8	21	13
Private four-year	33	37	40	60	24	37
Private two-year	1	2	3	2	1	2
Total	100%	100%	100%	100%	100%	100%
	($7,060,179)	($4,799,463)	($2,600,093)	($2,440,735)	($3,141,616)	($20,042,086)
GSL FY1973						
Public four-year	66%	71%	71%	54%	64%	64%
Public two-year	5	5	2	1	3	3
Private four-year	27	22	24	42	31	30
Private two-year	1	2	3	2	2	2
Total	100%	100%	100%	100%	100%	100%
	($2,539,123)	($1,447,610)	($1,300,527)	($2,453,970)	($765,616)	($8,506,846)
BEOG FY1975						
Public four-year	51%	51%	51%	51%	32%	48%
Public two-year	17	17	17	17	43	21
Private four-year	27	27	27	27	14	25
Private two-year	5	5	5	5	11	6
Total	100%	100%	100%	100%	100%	100%
	($3,254,278)	($1,813,273)	($930,593)	($377,797)	($1,261,119)	($7,637,060)

Table B-28

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR MONTANA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	68%	75%	85%	85%	80%	76%
Public two-year	4	4	2	2	9	5
Private four-year	28	21	12	12	11	20
Private two-year	0	0	1	1	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,720,451)	($1,123,094)	($633,622)	($348,552)	($1,010,075)	($4,835,794)
			GSL FY1973			
Public four-year	84%	81%	86%	88%	85%	85%
Public two-year	6	7	5	4	6	6
Private four-year	9	12	9	8	10	9
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,108,117)	($567,796)	($558,638)	($818,113)	($301,911)	($3,354,575)
			BEOG FY1975			
Public four-year	68%	68%	68%	68%	60%	66%
Public two-year	13	13	13	13	25	16
Private four-year	17	17	17	17	13	16
Private two-year	1	1	1	1	2	2
Total	100%	100%	100%	100%	100%	100%
	($418,806)	($298,086)	($193,825)	($65,542)	($362,018)	($1,338,277)

Table B-29

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NEBRASKA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	58%	57%	50%	33%	79%	58%
Public two year	6	4	3	5	5	5
Private four-year	34	37	43	56	15	35
Private two-year	2	3	4	6	1	3
Total	100%	100%	100%	100%	100%	100%
	($3,453,294)	($2,016,748)	($893,727)	($437,261)	($823,687)	($7,624,717)
			GSL FY1973			
Public four-year	69%	71%	67%	65%	68%	68%
Public two-year	12	14	11	8	12	11
Private four-year	17	14	20	26	19	20
Private two-year	1	1	1	0	1	1
Total	100%	100%	100%	100%	100%	100%
	($1,958,136)	($1,473,790)	($1,425,356)	($2,061,923)	($684,317)	($7,603,522)
			BEOG FY1975			
Public four-year	53%	53%	53%	53%	51%	53%
Public two-year	17	17	17	17	30	19
Private four-year	26	26	26	26	14	24
Private two-year	4	4	4	4	6	4
Total	100%	100%	100%	100%	100%	100%
	($1,046,076)	($653,653)	($386,631)	($150,100)	($320,374)	($2,556,834)

Table B-30

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NEVADA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	78%	94%	97%	98%	95%	91%
Public two-year	12	5	3	2	5	6
Private four-year	10	0	0	0	0	3
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($281,359)	($195,746)	($93,812)	($89,025)	($459,524)	($1,119,466)
			GSL FY1973			
Public four-year	71%	87%	89%	82%	84%	80%
Public two-year	28	13	10	16	15	19
Private four-year	1	1	1	2	1	1
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($302,169)	($130,732)	($131,515)	($218,408)	($77,422)	($860,246)
			BEOG FY1975			
Public four-year	82%	82%	82%	82%	46%	74%
Public two-year	16	16	16	16	50	24
Private four-year	2	2	2	2	2	2
Private two-year	0	0	0	0	2	1
Total	100%	100%	100%	100%	100%	100%
	($268,147)	($146,958)	($85,619)	($41,545)	($173,883)	($716,152)

Table B-31

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NEW HAMPSHIRE

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	45%	46%	43%	26%	41%	41%
Public two-year	2	1	0	0	4	1
Private four-year	51	51	54	72	54	56
Private two-year	2	3	2	2	2	2
Total	100% ($1,049,821)	100% ($1,100,631)	100% ($730,461)	100% ($726,486)	100% ($401,780)	100% ($4,009,179)
			GSL FY1973			
Public four-year	45%	49%	48%	49%	48%	48%
Public two-year	3	4	2	0	2	2
Private four-year	47	42	48	50	48	48
Private two-year	5	4	2	1	2	2
Total	100% ($327,139)	100% ($311,277)	100% ($426,272)	100% ($917,973)	100% ($196,088)	100% ($2,178,749)
			BEOG FY1975			
Public four-year	42%	42%	42%	42%	26%	39%
Public two-year	14	14	14	14	31	18
Private four-year	35	35	35	35	26	33
Private two-year	9	9	9	9	16	11
Total	100% ($312,064)	100% ($238,037)	100% ($161,816)	100% ($58,346)	100% ($187,841)	100% ($958,104)

Table B-32

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NEW JERSEY

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	56%	53%	44%	33%	49%	49%
Public two-year	14	11	9	8	34	15
Private four-year	29	35	45	58	17	34
Private two-year	1	1	1	1	0	1
Total	100%	100%	100%	100%	100%	100%
	($5,332,821)	($4,339,453)	($2,433,676)	($2,049,229)	($2,886,166)	($17,041,345)
			GSL FY1973			
Public four-year	50%	47%	42%	34%	41%	39%
Public two-year	26	27	25	15	22	20
Private four-year	21	22	29	48	33	37
Private two-year	3	3	4	3	3	3
Total	100%	100%	100%	100%	100%	100%
	($4,779,285)	($3,876,903)	($5,748,512)	($19,016,877)	($3,305,431)	($36,727,008)
			BEOG FY1975			
Public four-year	41%	41%	41%	41%	18%	34%
Public two-year	32	32	32	32	71	44
Private four-year	18	18	18	18	4	14
Private two-year	9	9	9	9	8	8
Total	100%	100%	100%	100%	100%	100%
	($5,048,742)	($2,615,801)	($1,158,513)	($405,880)	($4,190,629)	($13,419,565)

Table B-33

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NEW MEXICO

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	77%	79%	83%	75%	83%	79%
Public two-year	6	4	2	5	4	5
Private four-year	17	17	15	20	14	16
Private two-year	0	0	0	0	0	0
Total	100% ($2,605,952)	100% ($971,494)	100% ($420,059)	100% ($230,268)	100% ($1,577,147)	100% ($5,804,920)
			GSL FY1973			
Public four-year	74%	73%	85%	75%	77%	77%
Public two-year	12	12	7	14	11	11
Private four-year	14	15	8	11	12	12
Private two-year	0	0	0	0	0	0
Total	100% ($744,471)	100% ($374,078)	100% ($320,639)	100% ($403,562)	100% ($182,251)	100% ($2,025,001)
			BEOG FY1975			
Public four-year	76%	76%	76%	76%	53%	71%
Public two-year	16	16	16	16	38	21
Private four-year	8	8	8	8	9	8
Private two-year	0	0	0	0	0	0
Total	100% ($1,746,081)	100% ($845,320)	100% ($409,449)	100% ($120,319)	100% ($932,336)	100% ($4,053,505)

Table B-34

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NEW YORK

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	46%	38%	33%	24%	71%	46%
Public two-year	12	12	9	6	7	10
Private four-year	41	49	56	69	21	43
Private two-year	1	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($23,338,782)	($15,582,550)	($8,446,112)	($7,970,164)	($16,039,617)	($71,377,225)
GSL FY1973						
Public four-year	26%	27%	29%	26%	27%	27%
Public two-year	32	33	29	14	24	23
Private four-year	40	37	41	58	47	49
Private two-year	2	3	2	2	2	2
Total	100%	100%	100%	100%	100%	100%
	($22,803,775)	($18,428,631)	($22,936,354)	($68,411,324)	($13,112,316)	($145,692,400)
BEOG FY1975						
Public four-year	32%	32%	32%	32%	23%	30%
Public two-year	45	45	45	45	58	48
Private four-year	19	19	19	19	0	16
Private two-year	4	4	4	4	9	6
Total	100%	100%	100%	100%	100%	100%
	($19,562,455)	($11,056,211)	($4,717,509)	($1,635,444)	($11,517,108)	($48,488,727)

Table B-35

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NORTH CAROLINA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	53%	51%	51%	37%	50%	51%
Public two-year	6	4	2	2	15	5
Private four-year	36	39	41	56	33	38
Private two-year	5	6	6	5	2	5
Total	100% ($13,727,559)	100% ($5,782,019)	100% ($2,264,544)	100% ($1,475,185)	100% ($1,661,693)	100% ($24,911,000)
			GSL FY1973			
Public four-year	48%	49%	50%	48%	49%	49%
Public two-year	28	26	20	9	20	20
Private four-year	18	19	22	36	25	25
Private two-year	5	6	7	7	6	6
Total	100% ($1,282,091)	100% ($881,438)	100% ($952,664)	100% ($1,335,510)	100% ($440,279)	100% ($4,891,982)
			BEOG FY1975			
Public four-year	46%	46%	46%	46%	23%	44%
Public two-year	22	22	22	22	56	25
Private four-year	23	23	23	23	12	22
Private two-year	9	9	9	9	9	9
Total	100% ($6,808,081)	100% ($2,878,092)	100% ($1,378,223)	100% ($366,807)	100% ($1,135,350)	100% ($12,566,553)

Table B-36

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR NORTH DAKOTA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	70%	76%	81%	80%	87%	75%
Public two-year	12	11	8	7	4	10
Private four-year	19	13	11	12	9	15
Private two-year	0	1	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($2,230,498)	($1,267,705)	($655,606)	($325,391)	($543,961)	($5,023,161)
GSL FY1973						
Public four-year	58%	61%	62%	77%	63%	64%
Public two-year	34	33	34	21	31	31
Private four-year	8	6	4	2	5	5
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($2,926,141)	($1,759,067)	($1,716,783)	($2,055,064)	($836,412)	($9,293,467)
BEOG FY1975						
Public four-year	56%	56%	56%	56%	52%	56%
Public two-year	32	32	32	32	31	32
Private four-year	9	9	9	9	12	10
Private two-year	2	2	2	2	4	2
Total	100%	100%	100%	100%	100%	100%
	($637,788)	($410,531)	($275,537)	($96,033)	($227,067)	($1,646,956)

Table B-37

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR OHIO

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	46%	41%	43%	31%	55%	44%
Public two-year	10	10	9	13	9	10
Private four-year	43	48	47	56	35	46
Private two-year	1	1	1	1	0	1
Total	100%	100%	100%	100%	100%	100%
	($13,134,004)	($9,185,011)	($5,866,658)	($5,581,414)	($5,415,787)	($39,182,874)
			GSL FY1973			
Public four-year	59%	62%	62%	50%	56%	56%
Public two-year	11	11	8	4	7	7
Private four-year	29	26	29	46	36	36
Private two-year	1	1	1	0	1	1
Total	100%	100%	100%	100%	100%	100%
	($3,248,276)	($3,105,271)	($4,310,606)	($9,765,258)	($2,020,491)	($22,449,902)
			BEOG FY1975			
Public four-year	52%	52%	52%	52%	50%	52%
Public two-year	14	14	14	14	34	18
Private four-year	27	27	27	27	10	24
Private two-year	7	7	7	7	6	7
	100%	100%	100%	100%	100%	100%
	($5,319,191)	($2,720,165)	($1,821,344)	($638,605)	($2,458,918)	($12,958,223)

Table B-38

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR OKLAHOMA

Type of Institution	Income Category $0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	59%	55%	56%	48%	65%	59%
Public two-year	26	19	14	7	24	23
Private four-year	12	23	28	42	9	15
Private two-year	3	3	2	4	1	2
Total	100%	100%	100%	100%	100%	100%
	($6,099,611)	($2,602,495)	($1,042,645)	($481,154)	($4,000,892)	($14,226,797)
			GSL FY1973			
Public four-year	68%	65%	62%	61%	64%	64%
Public two-year	21	20	19	13	18	18
Private four-year	8	12	17	24	15	15
Private two-year	3	3	2	1	2	2
Total	100%	100%	100%	100%	100%	100%
	($1,151,857)	($665,206)	($651,201)	($1,032,821)	($346,262)	($3,847,347)
			BEOG FY1975			
Public four-year	45%	45%	45%	45%	34%	43%
Public two-year	36	36	36	36	57	41
Private four-year	12	12	12	12	3	10
Private two-year	6	6	6	6	5	6
Total	100%	100%	100%	100%	100%	100%
	($3,285,401)	($1,432,288)	($704,693)	($193,025)	($1,649,690)	($7,265,097)

Table B-39

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR OREGON

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	54%	52%	48%	45%	49%	51%
Public two-year	24	18	13	14	36	24
Private four-year	21	30	38	41	14	24
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($3,812,879)	($2,064,330)	($1,009,554)	($551,143)	($2,472,175)	($9,910,081)
			GSL FY1973			
Public four-year	52%	57%	64%	64%	60%	59%
Public two-year	40	34	27	20	28	31
Private four-year	8	8	8	16	11	11
Private two-year	0	0	1	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($2,381,664)	($1,002,121)	($1,060,687)	($2,062,807)	($643,578)	($7,150,857)
			BEOG FY1975			
Public four-year	40%	40%	40%	40%	17%	30%
Public two-year	41	41	41	41	80	59
Private four-year	17	17	17	17	3	10
Private two-year	2	2	2	2	0	1
Total	100%	100%	100%	100%	100%	100%
	($1,453,486)	($776,533)	($454,787)	($148,892)	($2,276,414)	($5,110,112)

Table B-40

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR PENNSYLVANIA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
	CWSP, NDSL, SEOG FY1973					
Public four-year	46%	42%	39%	25%	58%	41%
Public two-year	9	5	3	2	14	6
Private four-year	44	51	57	72	28	51
Private two-year	2	2	1	1	1	2
Total	100%	100%	100%	100%	100%	100%
	($14,311,575)	($11,206,833)	($7,360,666)	($6,909,266)	($3,828,430)	($43,616,770)
	GSL FY1973					
Public four-year	43%	43%	46%	28%	37%	37%
Public two-year	13	15	10	3	8	8
Private four-year	41	40	42	67	52	52
Private two-year	4	3	2	1	2	2
Total	100%	100%	100%	100%	100%	100%
	($10,646,999)	($10,646,999)	($15,571,236)	($29,678,509)	($6,581,249)	($73,124,992)
	BEOG FY1975					
Public four-year	39%	39%	39%	39%	28%	37%
Public two-year	15	15	15	15	44	19
Private four-year	32	32	32	32	11	28
Private two-year	14	14	14	14	18	15
Total	100%	100%	100%	100%	100%	100%
	($6,965,748)	($3,668,496)	($2,691,270)	($1,025,275)	($2,927,519)	($17,278,308)

Table B-41

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR RHODE ISLAND

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	30%	37%	39%	28%	56%	36%
Public two-year	0	0	0	0	0	0
Private four-year	70	63	61	72	44	64
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,571,979)	($1,313,186)	($935,552)	($891,163)	($632,426)	($5,344,306)
			GSL FY1973			
Public four-year	54%	50%	52%	23%	36%	38%
Public two-year	16	19	15	8	12	12
Private four-year	30	30	33	69	52	49
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($1,198,011)	($903,527)	($1,418,873)	($3,172,385)	($661,925)	($7,354,721)
			BEOG FY1975			
Public four-year	37%	37%	37%	37%	23%	35%
Public two-year	14	14	14	14	27	16
Private four-year	46	46	46	46	30	43
Private two-year	3	3	3	3	21	6
Total	100%	100%	100%	100%	100%	100%
	($590,025)	($310,677)	($227,875)	($86,245)	($232,780)	($1,447,602)

Table B-42

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR SOUTH CAROLINA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	21%	33%	38%	32%	46%	28%
Public two-year	6	5	4	3	18	6
Private four-year	61	55	49	59	31	56
Private two-year	11	8	8	7	6	10
Total	100% ($5,587,668)	100% ($2,006,383)	100% ($874,992)	100% ($581,718)	100% ($981,404)	100% ($10,032,165)
GSL FY1973						
Public four-year	19%	40%	50%	43%	38%	33%
Public two-year	37	28	17	14	24	27
Private four-year	35	19	17	35	28	29
Private two-year	9	13	16	8	11	11
Total	100% ($368,376)	100% ($179,735)	100% ($115,776)	100% ($145,731)	100% ($80,072)	100% ($889,690)
BEOG FY1975						
Public four-year	31%	31%	31%	31%	17%	30%
Public two-year	31	31	31	31	57	33
Private four-year	29	29	29	29	16	28
Private two-year	9	9	9	9	10	9
Total	100% ($4,712,748)	100% ($1,728,659)	100% ($843,491)	100% ($214,675)	100% ($759,830)	100% ($8,259,403)

Table B-43

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR SOUTH DAKOTA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	62%	56%	58%	45%	74%	60%
Public two-year	0	0	0	0	0	0
Private four-year	36	42	42	55	25	39
Private two-year	2	2	0	0	1	1
Total	100%	100%	100%	100%	100%	100%
	($2,453,623)	($1,374,622)	($717,685)	($308,060)	($491,242)	($5,345,232)
			GSL FY1973			
Public four-year	73%	72%	70%	66%	70%	70%
Public two-year	0	0	0	0	0	0
Private four-year	25	26	29	34	28	28
Private two-year	3	2	1	0	2	2
Total	100%	100%	100%	100%	100%	100%
	($1,828,659)	($1,084,205)	($939,311)	($1,144,161)	($494,143)	($5,490,479)
			BEOG FY1975			
Public four-year	68%	68%	68%	68%	68%	68%
Public two-year	0	0	0	0	0	0
Private four-year	27	27	27	27	25	26
Private two-year	6	6	6	6	6	6
Total	100%	100%	100%	100%	100%	100%
	($736,986)	($494,592)	($287,616)	($106,137)	($272,139)	($1,897,470)

Table B-44

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR TENNESSEE

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	43%	37%	31%	15%	52%	40%
Public two-year	5	4	3	1	6	4
Private four-year	45	51	58	81	38	49
Private two-year	7	8	8	3	4	7
Total	100% ($8,836,632)	100% ($4,344,195)	100% ($1,705,129)	100% ($1,104,624)	100% ($1,971,924)	100% ($17,962,504)
GSL FY1973						
Public four-year	67%	63%	65%	54%	61%	62%
Public two-year	6	8	6	3	5	6
Private four-year	24	26	26	40	30	29
Private two-year	3	4	3	3	3	3
Total	100% ($1,753,576)	100% ($1,378,674)	100% ($1,306,112)	100% ($1,602,407)	100% ($597,438)	100% ($6,638,207)
BEOG FY1975						
Public four-year	42%	42%	42%	42%	31%	41%
Public two-year	10	10	10	10	18	11
Private four-year	34	34	34	34	29	34
Private two-year	13	13	13	13	22	14
Total	100% ($3,934,089)	100% ($1,683,313)	100% ($786,926)	100% ($215,937)	100% ($731,752)	100% ($7,352,017)

Table B-45

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR TEXAS

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	38%	35%	27%	19%	49%	37%
Public two-year	16	14	14	7	15	15
Private four-year	46	51	58	74	37	48
Private two-year	1	1	1	1	0	1
Total	100%	100%	100%	100%	100%	100%
	($21,526,126)	($8,428,003)	($3,214,359)	($2,023,675)	($5,985,155)	($41,177,318)
			GSL FY1973			
Public four-year	64%	62%	64%	65%	64%	64%
Public two-year	20	22	18	9	17	18
Private four-year	15	15	17	25	18	18
Private two-year	1	1	1	1	1	1
Total	100%	100%	100%	100%	100%	100%
	($10,973,150)	($5,310,464)	($4,551,825)	($6,258,760)	($2,679,646)	($29,773,845)
			BEOG FY1975			
Public four-year	45%	45%	45%	45%	26%	43%
Public two-year	37	37	37	37	59	40
Private four-year	15	15	15	15	11	15
Private two-year	3	3	3	3	3	3
Total	100%	100%	100%	100%	100%	100%
	($13,666,009)	($5,744,463)	($2,758,779)	($823,563)	($3,263,494)	($26,256,308)

Table B-46

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR UTAH

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	77%	84%	85%	85%	89%	84%
Public two-year	17	11	11	5	9	12
Private four-year	4	3	2	7	1	3
Private two-year	2	2	2	4	0	2
Total	100%	100%	100%	100%	100%	100%
	($1,612,315)	($1,357,266)	($740,346)	($351,394)	($1,893,928)	($5,955,249)
GSL FY1973						
Public four-year	74%	81%	73%	78%	77%	76%
Public two-year	22	14	16	11	15	17
Private four-year	1	1	2	3	2	2
Private two-year	3	4	9	8	6	5
Total	100%	100%	100%	100%	100%	100%
	($1,804,932)	($820,030)	($655,156)	($1,058,662)	($429,110)	($4,767,890)
BEOG FY1975						
Public four-year	40%	40%	40%	40%	36%	39%
Public two-year	23	23	23	23	32	25
Private four-year	34	34	34	34	24	32
Private two-year	3	3	3	3	8	4
Total	100%	100%	100%	100%	100%	100%
	($431,937)	($263,815)	($172,582)	($71,092)	($265,236)	($1,204,662)

Table B-47

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR VERMONT

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	42%	45%	54%	58%	65%	51%
Public two-year	7	5	2	1	8	4
Private four-year	34	32	33	36	24	33
Private two-year	17	18	11	5	3	12
Total	100%	100%	100%	100%	100%	100%
	($549,284)	($539,687)	($312,045)	($524,542)	($205,671)	($2,131,229)
GSL FY1973						
Public four-year	55%	55%	50%	43%	48%	49%
Public two-year	6	5	4	1	3	3
Private four-year	22	33	41	48	42	39
Private two-year	17	8	4	7	8	9
Total	100%	100%	100%	100%	100%	100%
	($518,185)	($44,904)	($532,990)	($967,279)	($244,043)	($2,711,591)
BEOG FY1975						
Public four-year	55%	55%	55%	55%	48%	53%
Public two-year	7	7	7	7	13	9
Private four-year	19	19	19	19	21	19
Private two-year	19	19	19	19	17	19
Total	100%	100%	100%	100%	100%	100%
	($304,540)	($225,984)	($127,700)	($46,145)	($181,074)	($885,443)

Table B-48

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR VIRGINIA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	45%	46%	52%	45%	45%	46%
Public two-year	18	11	5	3	21	13
Private four-year	35	41	41	50	32	39
Private two-year	2	2	2	2	2	2
Total	100%	100%	100%	100%	100%	100%
	($6,732,821)	($3,574,232)	($20,664,410)	($1,664,671)	($2,566,388)	($16,604,522)
			GSL FY1973			
Public four-year	57%	58%	60%	56%	57%	57%
Public two-year	24	24	21	14	19	19
Private four-year	17	16	17	28	21	22
Private two-year	1	2	2	3	2	2
Total	100%	100%	100%	100%	100%	100%
	($1,766,489)	($1,688,412)	($1,951,921)	($4,352,784)	($965,236)	($10,724,842)
			BEOG FY1975			
Public four-year	47%	47%	47%	47%	31%	45%
Public two-year	26	26	26	26	55	30
Private four-year	22	22	22	22	11	21
Private two-year	4	4	4	4	3	4
Total	100%	100%	100%	100%	100%	100%
	($3,408,490)	($1,730,704)	($905,815)	($277,047)	($970,129)	($7,292,185)

Table B-49

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR WASHINGTON

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
	CWSP, NDSL, SEOG FY1973					
Public four-year	33%	39%	36%	34%	55%	43%
Public two-year	33	24	15	6	29	25
Private four-year	34	38	49	60	16	31
Private two-year	0	0	0	0	0	0
Total	100% ($3,023,364)	100% ($2,445,936)	100% ($1,436,625)	100% ($1,062,992)	100% ($5,320,780)	100% ($13,289,697)
	GSL FY1973					
Public four-year	47%	45%	50%	56%	51%	50%
Public two-year	43	40	35	28	34	37
Private four-year	10	15	15	16	15	14
Private two-year	0	0	0	0	0	0
Total	100% ($5,560,412)	100% ($2,264,852)	100% ($2,007,173)	100% ($3,729,546)	100% ($1,341,295)	100% ($14,903,278)
	BEOG FY1975					
Public four-year	34%	34%	34%	34%	13%	25%
Public two-year	49	49	49	49	81	62
Private four-year	16	16	16	16	4	11
Private two-year	1	1	1	1	2	1
Total	100% ($1,706,858)	100% ($943,954)	100% ($619,648)	100% ($214,992)	100% ($2,398,438)	100% ($5,883,890)

Table B-50

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR WEST VIRGINIA

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	72%	70%	64%	35%	79%	68%
Public two-year	4	3	3	2	4	4
Private four-year	22	25	32	62	16	27
Private two-year	1	2	2	1	1	2
Total	100%	100%	100%	100%	100%	100%
	($3,937,427)	($2,321,887)	($1,215,633)	($749,884)	($1,004,004)	($9,228,835)
			GSL FY1973			
Public four-year	79%	79%	77%	77%	78%	78%
Public two-year	7	6	4	3	5	5
Private four-year	11	14	18	19	16	16
Private two-year	3	2	1	1	2	2
Total	100%	100%	100%	100%	100%	100%
	($1,313,973)	($1,075,069)	($1,103,737)	($1,285,304)	($472,558)	($5,250,641)
			BEOG FY1975			
Public four-year	73%	73%	73%	73%	60%	71%
Public two-year	8	8	8	8	18	9
Private four-year	16	16	16	16	17	16
Private two-year	3	3	3	3	5	3
Total	100%	100%	100%	100%	100%	100%
	($1,164,352)	($492,910)	($294,729)	($99,110)	($280,727)	($2,331,828)

Table B-51

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR WISCONSIN

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
CWSP, NDSL, SEOG FY1973						
Public four-year	81%	83%	81%	65%	84%	80%
Public two-year	7	4	3	1	7	5
Private four-year	12	13	16	33	9	14
Private two-year	0	0	0	0	0	0
Total	100% ($7,289,949)	100% ($5,208,951)	100% ($3,014,097)	100% ($2,378,213)	100% ($3,961,852)	100% ($21,853,062)
GSL FY1973						
Public four-year	53%	52%	60%	54%	55%	55%
Public two-year	26	29	20	7	17	18
Private four-year	21	18	20	38	27	27
Private two-year	0	0	1	0	0	0
Total	100% ($5,409,109)	100% ($3,179,549)	100% ($3,935,660)	100% ($6,863,170)	100% ($1,917,443)	100% ($21,304,931)
BEOG FY1975						
Public four-year	64%	64%	64%	64%	49%	60%
Public two-year	18	18	18	18	38	22
Private four-year	17	17	17	17	11	16
Private two-year	2	2	2	2	2	2
Total	100% ($2,161,367)	100% ($1,417,599)	100% ($936,749)	100% ($404,510)	100% ($1,358,848)	100% ($6,279,073)

Table B-52

DISTRIBUTION OF STUDENT AID PROGRAMS BY TYPE OF INSTITUTION AND INCOME CATEGORY FOR WYOMING

Type of Institution	Income Category					
	$0-$6,000	$6,000-$9,000	$9,000-$12,000	$12,000+	Independent	All Students
			CWSP, NDSL, SEOG FY1973			
Public four-year	70%	73%	74%	83%	80%	75%
Public two-year	30	27	26	17	20	25
Private four-year	0	0	0	0	0	0
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($489,989)	($356,827)	($182,115)	($89,300)	($597,749)	($1,715,980)
			GSL FY1973			
Public four-year	53%	66%	70%	76%	67%	66%
Public two-year	47	34	30	24	33	34
Private four-year	0	0	0	0	0	0
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($281,754)	($149,267)	($172,232)	($279,987)	($87,353)	($970,593)
			BEOG FY1975			
Public four-year	34%	34%	34%	34%	32%	34%
Public two-year	66	66	66	66	68	66
Private four-year	0	0	0	0	0	0
Private two-year	0	0	0	0	0	0
Total	100%	100%	100%	100%	100%	100%
	($178,985)	($106,503)	($81,996)	($26,147)	($89,007)	($482,638)